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AMERICAN BANKER

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TOP NUMBERS

PART TWO

1990 UPDATE

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Dear Reader:

Welcome to the fifth edition of *Top Numbers*, a compilation of the major statistical listings prepared by the *American Banker* over the first seven months of 1990.

This edition has been expanded to include analysis of the data by the *American Banker* reporting staff. In addition, it includes the world bank rankings published in the newspaper on July 26 and July 27.

Top Numbers Update is presented in five sections: commercial banks, bank holding companies, thrifts and mortgages, world banking, and foreign banks in the United States.

- The commercial bank section contains the *American Banker's* deposit, asset, equity capital, and loan rankings of the nation's top banks.
- The bank holding company section contains the performance analysis, market capitalization, capital adequacy measures, and asset-size rankings of the nation's top banking companies.
- The thrifts section contains yearend 1989 deposit and asset rankings of the top 300 savings institutions; identifies and ranks the top earners and most profitable institutions in the thrift industry; ranks the top thrift mortgage originators and servicers; and ranks the top 100 mortgage companies in servicing.
- The world banks section contains the rankings of world's top 1,000 banks in deposits; top 500 banks in assets; and top 100 banking companies in assets.
- And in the section called "foreign banks in the U.S.," every foreign banking office in the United States is identified, and the 25 largest foreign banks in the United States are ranked by the business loans booked through their U.S. banking offices.

To help you locate more quickly your institution and other institutions that you are most interested in seeing, *American Banker* has included an index of institutions. The index indicates the page numbers of the tables where the institution is listed.

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Exit Seen as Bl
Cuts Credibility of Bush S&L Cl
BEHIND THE SUN, STORMS
There's significant bipartisan support for a new national housing policy, but passage of comprehensive legislation faces formidable hurdles.
Much Will the Bailout Cost?
Two-Thirds of $12
Loss at 'Resolved'
Clarke Warns About Quality Of LBO Loans
Mortgage Sales Down $20B
Thrift Losses
THE CAPITAL CONUNDRUM: WEAKER S&Ls THAT NEED IT MOST WILL HAVE THE HARDEST TIME RAISING IT
That's Why Work on a Plan Must Begin Straight Away. Here Is an Overview of Options for Meeting FIRREA's Strict New Standards
Seidman: RTC May Need $50-100B More
NEW YORK. — The Resolution Trust Corp. will need as much as $50-$100 billion more than the $50 billion Congress has voted to solve the savings and loan crisis, according to the senior regulator of the agency.
L. William Seidman, chairman of the
opportunity for builders, developers and investors to "help your country and make some money."
According to Mr. Seidman, "over the next three years, we expect to be handling about $300 billion from the failed thrifts."

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September 1988

Mellon Bank Corporation

$525,000,000

Equity Capitalization Plan

and planned

$1,000,000,000

(Approximate)

Asset Restructuring

Kidder, Peabody & Co.
Incorporated

July 1989

US $200,000,000

Mellon Bank Corporation

Floating Rate Notes
Due July 1994

Kidder, Peabody & Co.
Incorporated

March 1990

6,400,000 Shares

Mellon Bank Corporation

10.40% Series H Preferred Stock

Price $25 per Share

Kidder, Peabody & Co.
Incorporated

May 1990

Mellon Bank Corporation

has acquired

54 Philadelphia-area
PSFS branch offices

from

Meritor Savings Bank

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Incorporated

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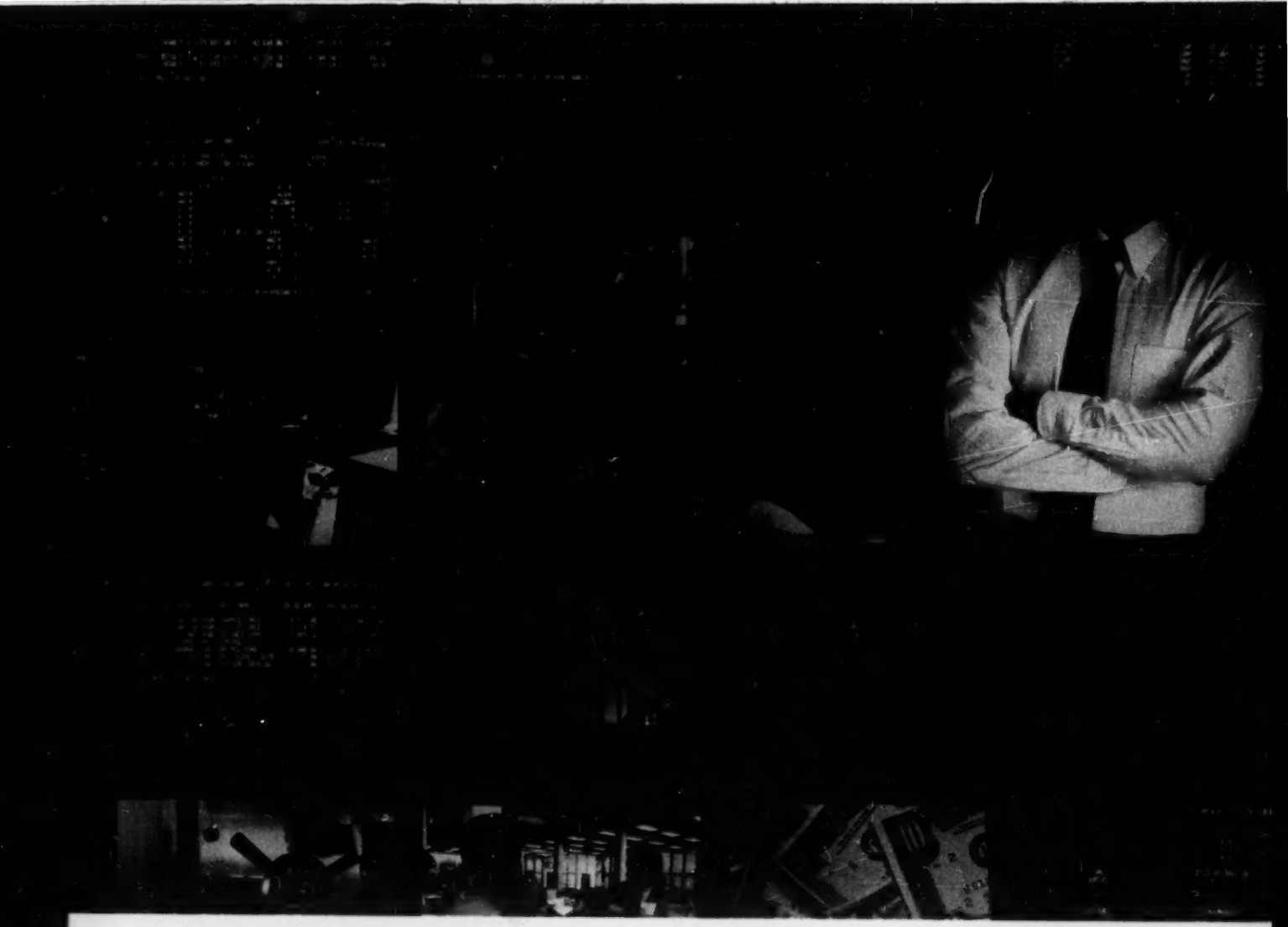

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Top 10's Deposit Share Slides

Segment's decline for 10th consecutive year reflects deemphasis of growth for growth's sake

By L. Michael Cacace

The share of deposits held by the nation's 10 largest banks continued a decade-long decline last year, according to an annual *American Banker* survey.

The share of deposits fell to 19.7% on Dec. 31, 1989, from the previous record low of 20% the year before. It marked the 10th year in a row that share has fallen, from a peak of 28.5% in 1979.

Less Emphasis on Growth

Analysts said the decline reflects the fact that large banks no longer consider asset and deposit growth as desirable, unless profits grow accordingly. In addition, many large banks have reduced assets and deposits to meet tougher capital requirements.

Other factors included strategic decisions to exit lines of business, and the securitization of assets.

"These trends are still in evidence and should continue in 1990," said James McDermott, an analyst at Keefe, Bruyette & Woods Inc., New York.

The survey found that while deposits in the rest of the industry increased 5.2%, they rose just 3.1% at the top 10 banks. In 1988, the top 10 had a 2.4% drop, compared with a 5.5% increase at other institutions.

Four of the top 10 banks posted deposit declines last year. Tenth-ranked Bankers Trust Co., had a 16% decline; fifth-ranked Morgan Guaranty Trust Co. had a 10% drop; ninth-ranked Chemical Bank's deposits fell 3%; and fourth-ranked Manufacturers Hanover Trust Co. had a 0.3% decline. All four banks are based in New York.

Equity Capital Down

Equity capital at the top 10 banks fell 4.1%, to $32.7 billion, from $34.1 billion a year earlier. The decline was attributable to the special provisions taken in the third and fourth quarters for LDC debt.

The decline in equity, coupled with a 3.7% growth in assets at the top 10, caused their equity-capital-to-assets ratio to fall 40 basis points last year to 4.70% from 5.10%.

Large banks no longer consider asset and deposit growth as desirable unless profits grow accordingly.

For the banks ranked 11 to 300, equity capital rose 5.9% and assets rose 7.4%. The equity capital ratio was 5.64% on Dec. 31.

Bank of New York was the only newcomer to the top 10, propelled to the eighth spot by its acquisition of $15 billion-deposit Irving Trust Co., New York.

The largest deposit decline was posted by 41st-ranked Boston Safe Deposit and Trust Co., which is shrinking after a decline in profitability in 1988 and 1989. Its deposits fell 50% last year, to $7.8 billion. □

Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1989, compared with December 31, 1988, and December 31, 1985
Compiled Annually Since 1921 by the American Banker

Rank 12/31/89		Deposits 12/31/89	Deposits 12/31/88	Rank 1988	Gain	Deposits 12/31/85	Rank 1985	Equity Capital 12/31/89	Equity Capital 6/30/90
1	Citibank NA, New York	111,487,000,000	104,996,000,000	1		78,392,000,000	2	7,628,000,000	8,166,000,000
2	Bank of America NT&SA, San Francisco	73,295,000,000	69,640,000,000	2		90,250,018,000	1	4,414,000,000	3,611,000,000
3	Chase Manhattan Bank NA, New York	61,720,245,000	58,241,477,000	3		59,824,598,000	3	3,770,846,000	4,372,933,000
4	Manufacturers Hanover Trust Co., New York	42,736,000,000	42,876,000,000	5	+ 1	42,186,468,000	4	2,524,000,000	2,560,000,000
5	Morgan Guaranty Trust Co., New York	40,953,451,000	45,471,746,000	4		39,419,026,000	5	2,988,829,000	4,020,073,000
6	Security Pacific National Bank, Los Angeles	40,597,338,000	36,095,333,000	6		27,763,181,000	9	2,653,816,000	2,716,831,000
7	Wells Fargo Bank NA, San Francisco	36,462,605,000	35,109,000,000	7		19,045,237,000	12	2,947,135,000	2,576,537,000
8	Bank of New York	34,411,451,000	16,966,000,000	14	+ 6	9,564,834,783	18	2,109,304,000	1,204,914,000
9	Chemical Bank, New York	32,312,000,000	33,298,000,000	8		33,355,815,000	6	2,127,000,000	2,488,000,000
10	Bankers Trust Co., New York	27,879,571,000	33,261,373,000	9		24,506,571,000	10	1,503,190,000	2,886,133,000
11	First National Bank, Chicago	26,403,340,000	27,372,439,000	10		27,854,863,000	8	1,482,343,000	1,302,240,000
12	NCNB Texas National Bank, Dallas	25,623,428,000	20,474,765,000	11		8,754,883,000	19	1,505,597,000	1,070,177,000
13	First National Bank, Boston	22,061,157,000	17,687,897,000	13		11,180,445,000	16	1,246,080,000	1,296,784,000
14	Continental Bank NA, Chicago	18,178,226,000	17,763,339,000	12		30,082,230,000	7	1,779,411,000	1,727,145,000
15	Marine Midland Bank NA, Buffalo, N.Y.	18,021,665,000	16,659,085,000	15		16,409,827,000	13	813,983,000	860,446,000
16	First Interstate Bank of California, Los Angeles	17,849,795,000	16,613,623,000	16		15,266,068,000	14	1,037,785,000	885,420,000
17	Mellon Bank NA, Pittsburgh	15,022,808,000	15,603,197,000	17		12,924,800,000	15	942,497,000	809,809,000
18	Republic National Bank, New York	14,250,340,000	13,897,318,000	20	+ 2	7,263,260,000	23	1,533,631,000	1,631,123,000
19	National Westminster Bank USA, New York	12,740,471,000	11,389,004,000	23	+ 4	5,746,245,000	31	436,547,000	530,175,000
20	Southeast Bank NA, Miami	12,715,951,000	10,287,300,000	28	+ 8	6,434,788,000	26	782,342,000	587,996,000
21	National Bank of Detroit	12,288,133,000	11,989,495,000	21		7,838,307,000	21	915,650,000	849,081,000
22	Union Bank, San Francisco	11,637,068,000	11,911,043,000	22		3,818,193,000	55	928,989,000	819,773,000
23	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	11,344,443,000	10,517,863,000	27	+ 4	5,825,768,213	30	1,037,685,000	918,281,000
24	NCNB National Bank of North Carolina, Charlotte	10,585,048,000	11,054,684,000	24		6,608,873,000	24	980,818,000	914,710,000
25	First Union National Bank, Charlotte, N.C.	10,507,659,000	8,784,792,000	32	+ 7	4,481,502,000	40	957,590,000	818,264,000
26	Pittsburgh National Bank	10,263,540,000	10,045,593,000	29	+ 3	4,625,620,000	37	716,782,000	680,602,000
27	Sovran Bank NA, Richmond	10,193,846,000	9,779,420,000	30	+ 3	5,576,104,000	32	852,921,000	755,691,000
28	Seattle-First National Bank	9,680,669,000	8,870,643,000	31	+ 3	6,311,056,000	27	836,280,000	633,290,000
29	NCNB National Bank of Florida, Tampa	9,637,057,000	7,387,750,000	39	+10	2,213,089,000	94	658,970,000	591,395,000
30	Citizens & Southern National Bank, Atlanta	9,468,585,000	8,454,641,000	34	+ 4	4,200,268,000	45	813,910,000	737,460,000
31	Bank of New England NA, Boston	9,208,787,000	10,904,043,000	25		3,519,806,000	59	211,835,000	724,249,000
32	First Bank NA, Minneapolis	9,104,370,000	10,674,583,000	26		4,435,905,000	41	517,158,000	680,719,000
33	First Fidelity Bank NA, Newark, N.J.	8,615,504,000	7,967,395,000	36	+ 3	1,857,317,000	113	596,962,000	595,246,000
34	Banc One, Texas NA, Dallas (a)	8,525,136,000	4,033,803,000	90	+56	3,922,482,000	51	0	(164,720,000)
35	Connecticut Bank & Trust Co. NA, Hartford	8,450,053,000	7,509,700,000	38	+ 3	4,523,480,000	39	188,970,000	584,681,000
36	Meridian Bank, Reading, Pa.	8,394,187,000	6,010,077,000	56	+20	2,395,768,000	83	560,514,000	510,000,000
37	Valley National Bank, Phoenix	8,370,893,000	8,639,762,000	33		6,568,084,000	25	436,916,000	542,170,000
38	Connecticut National Bank, Hartford	8,196,372,000	8,045,283,000	35		3,479,802,000	60	700,986,000	672,820,000
39	Michigan National Bank, Farmington Hills	7,888,735,000	7,694,746,000	37				957,160,000	568,866,000
40	Midlantic National Bank, Newark, N.J.	7,791,480,000	4,658,275,000	77	+37	2,225,673,000	93	573,944,000	388,647,000
41	Boston Safe Deposit & Trust Co.	7,782,273,000	15,464,313,000	18		1,310,814,626	163	979,532,000	1,014,040,000
42	Crestar Bank, Richmond	7,631,619,000	7,291,054,000	40		4,161,072,000	46	591,857,000	497,585,000
43	Comerica Bank-Detroit	7,561,148,000	7,217,355,000	41		4,422,965,000	42	473,431,000	447,866,000
44	Philadelphia National Bank	7,261,814,000	7,131,118,000	42		4,363,328,000	44	649,363,000	573,219,000
45	First Union National Bank of Florida, Jacksonville	7,090,935,000	7,122,471,000	43		2,509,625,000	79	613,000,000	659,340,000
46	Ameritrust Co. NA, Cleveland	7,072,134,000	6,542,936,000	46		4,565,443,000	36	595,416,000	531,740,000
47	United States National Bank, Portland, Ore.	6,994,001,000	6,095,867,000	51	+ 4	4,399,197,000	43	715,237,000	619,041,000
48	Manufacturers National Bank, Detroit	6,946,034,000	6,521,981,000	47		3,980,447,000	49	511,226,000	436,329,000
49	Bank of Hawaii, Honolulu	6,940,435,000	5,602,067,000	60	+11	2,931,278,283	67	446,180,000	373,190,000
50	Fidelity Bank NA, Philadelphia	6,919,305,000	6,706,244,000	45		785,371,590	265	388,416,000	354,098,000
51	Harris Trust & Savings Bank, Chicago	6,854,159,000	6,508,050,000	48		4,735,607,000	35	542,582,000	545,746,000
52	Maryland National Bank, Baltimore	6,631,568,000	6,793,502,000	44		3,381,884,000	62	537,130,000	487,397,000
53	Huntington National Bank, Columbus, Ohio	6,566,863,000	6,055,783,000	54	+ 1	3,075,104,000	64	536,045,000	466,402,000
54	Security Pacific Bank Washington, Seattle	6,439,119,000	5,686,248,000	59	+ 5	4,811,956,000	33	467,854,000	457,752,000
55	Texas Commerce Bank NA, Houston	6,416,672,000	6,463,537,000	49		6,243,431,000	28	618,271,000	631,240,000
56	Society National Bank, Cleveland	6,280,633,000	4,607,396,000	78	+22	1,810,679,000	120	456,374,000	356,839,000
57	First National Bank, Atlanta	6,139,163,000	6,017,771,000	55		3,456,514,000	61	585,102,000	511,198,000
58	State Street Bank & Trust Co., Boston	6,137,917,000	5,390,469,000	65	+ 7	2,492,654,000	80	620,583,000	536,531,000
59	Fleet National Bank, Providence, R.I.	6,111,457,000	5,539,747,000	62	+ 3	3,542,902,000	58	591,314,000	488,901,000
60	First Interstate Bank of Arizona NA, Phoenix	6,105,115,000	5,818,569,000	57		4,139,695,000	47	267,235,000	415,881,000
61	Florida National Bank, Jacksonville	6,055,327,000	6,066,205,000	53		2,844,588,000	69	358,736,000	479,445,000
62	First Interstate Bank of Texas NA, Houston	5,881,036,000	6,073,573,000	52		2,376,695,000	85	25,716,000	190,868,000
63	Bank of Tokyo Trust Co., New York	5,805,020,000	5,497,629,000	64	+ 1	3,835,872,000	54	400,362,000	375,513,000
64	AmSouth Bank NA, Birmingham, Ala.	5,787,896,000	5,692,601,000	58		2,797,356,000	72	561,759,000	530,480,000
65	Riggs National Bank, Washington, D.C.	5,702,583,000	5,253,756,000	66	+ 1	3,882,434,000	53	279,262,000	286,900,000
66	Provident National Bank, Philadelphia	5,692,972,000	6,432,758,000	50		2,918,581,000	68	510,078,000	451,020,000
67	Norwest Bank Minnesota NA, Minneapolis	5,654,443,000	5,540,745,000	61		3,882,676,000	52	424,836,000	406,000,000
68	Hibernia National Bank, New Orleans	5,604,612,000	4,733,616,000	75	+ 7	1,232,536,000	173	363,604,000	314,732,000
69	Sanwa Bank California, San Francisco	5,564,162,000	5,137,163,000	68		1,128,462,000	186	516,002,000	379,371,000
70	National City Bank, Cleveland	5,528,397,000	5,512,392,000	63		2,534,571,000	78	477,793,000	428,138,000
71	Greenwood Trust Co., New Castle, Del.	5,493,442,000	4,291,049,000	84	+13			426,205,000	369,073,000
72	Shawmut Bank NA, Boston	5,451,740,000	5,059,873,000	69		2,100,967,000	100	642,667,000	533,725,000
73	Citizens & Southern National Bank, Fort Lauderdale, Fla.	5,447,891,000	4,605,646,000	79	+ 6	680,586,106	304	375,800,000	366,177,000
74	Barnett Bank of South Florida NA, Miami	5,337,370,130	4,865,026,000	72		1,892,519,000	110	317,102,736	303,235,000
75	Bank of California NA, San Francisco	5,307,898,000	4,868,600,000	71		2,623,772,000	77	418,823,000	332,004,000
76	Northern Trust Co., Chicago	5,208,610,000	5,165,804,000	67		3,974,898,000	50	442,693,000	365,471,000
77	Signet Bank/Virginia, Richmond	5,204,778,000	5,040,448,000	70		3,032,899,000	66	456,196,000	369,844,000
78	First Interstate Bank of Oregon NA, Portland	5,132,209,000	4,835,390,000	73		4,111,885,000	48	397,190,000	337,958,000
79	Boatmen's National Bank, St. Louis	5,080,552,000	3,180,418,000	114	+35	898,201,000	230	548,282,000	280,019,000
80	First Pennsylvania Bank NA, Philadelphia	4,933,350,000	4,756,989,000	74		3,789,992,000	56	164,002,000	315,446,000
81	Banco Popular de Puerto Rico, San Juan	4,926,304,000	4,715,833,000	76		2,347,449,307	88	375,807,000	334,887,000
82	First City, Texas-Houston NA	4,843,074,000	4,222,849,000	87	+ 5	7,974,072,000	20	388,634,000	315,577,000
83	First Tennessee Bank NA, Memphis	4,764,950,000	4,468,737,000	80		1,573,713,000	136	349,607,000	346,996,000
84	First National Bank of Maryland, Baltimore	4,759,549,000	4,227,194,000	86	+ 2	2,463,236,000	82	370,492,000	313,426,000
85	South Carolina National Bank, Columbia	4,667,966,000	4,028,127,000	92	+ 7	1,825,252,000	134	391,705,000	322,217,000
86	First Alabama Bank, Montgomery	4,656,599,000	4,238,964,000	85		461,353,000	413	463,498,000	434,722,000
87	First Florida Bank NA, Tampa	4,631,618,000	4,294,026,000	83		1,310,508,000	164	365,286,000	375,001,000
88	European American Bank, New York	4,607,572,000	4,385,398,000	81		4,674,868,000	36	450,563,000	386,227,000
89	Israel Discount Bank of New York	4,404,126,000	3,965,892,000	95	+ 6	3,105,755,000	63	256,563,000	220,486,000
90	First Hawaiian Bank, Honolulu	4,322,099,000	3,621,793,000	99	+ 9	2,063,608,000	104	274,396,000	238,530,000
91	BancOhio National Bank, Columbus	4,241,084,000	3,984,094,000	93	+ 2	4,763,410,000	34	339,056,000	319,652,000
92	American Security Bank NA, Washington, D.C.	4,239,736,000	3,989,228,000	94	+ 2	2,753,382,000	73	331,174,000	311,468,000
93	National Westminster Bank NJ, Jersey City, N.J.	4,209,994,000	4,327,064,000	82		967,141,000	218	294,783,000	280,428,000
94	Central Fidelity Bank, Richmond	4,142,504,000	3,744,671,000	97	+ 3	1,286,787,000	168	302,584,000	272,939,000
95	Chase Lincoln First Bank NA, Rochester, N.Y.	4,105,545,000	4,066,672,000	89		3,066,110,000	65	401,192,000	393,571,000
96	Norstar Bank of Upstate NY, Albany	4,040,677,000	4,029,608,000	91		973,235,000	213	326,586,000	323,563,000
97	Chemical Bank New Jersey NA, Morristown	4,024,524,000	1,898,163,000	206	+ 109	782,188,000	268	291,069,000	119,999,000
98	U.S. Bank of Washington NA, Seattle	3,995,400,000	3,417,178,000	103	+ 5	1,745,364,000	122	299,110,000	283,980,000
99	Citibank (New York State), Perrinton	3,958,060,000	3,745,548,000	98		1,844,848,000	116	445,517,000	419,088,000
100	City National Bank, Beverly Hills	3,855,866,000	3,465,407,000	101	+ 1	1,617,527,000	135	270,335,000	227,942,000

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1989, and various state banking departments. Deposits for 1989 may not be comparable with deposits reported for 1988 and 1985 deposits because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks, equity capital also includes the cumulative foreign currency translation adjustments. **(a)**— Bank was formed on 1/29/89, as a bridge bank via various agreements with the FDIC. Data for prior periods are for the former MBank Dallas NA, the largest of the 20 MCorp bank affiliates merged to form the bank. N.A. — Not available.

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The time has come for the top management of the bank, the CEO, to get involved in automation. Top management must face this fact and cannot wish that responsibility onto others.

Automation is no longer the intrigue and complexity that it has been for 30 years, and top management must realize that fact. The automation directions, strategies, and decisions

must come from bankers, not data processing people. For those CEOs who realize this, the bank can move ahead now. If they won't take the responsibility, then the bank will have to wait until the CEO is willing to become involved.

Automation is no longer decisions in hardware and software, but decisions in the art and science of banking.

1-800-327-1892

Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1989, compared with December 31, 1988, and December 31, 1985
Compiled Annually Since 1921 by the American Banker

Rank 12/31/89	Deposits 12/31/89	Deposits 12/31/88	Rank 1988	Gain	Deposits 12/31/85	Rank 1985	Equity Capital 12/31/89	Equity Capital 6/30/90
101	Team Bank NA, Fort Worth, Tex. (a,s)	3,780,218,000	1,591,160,000	217	+ 116	1,708,256,000	124	(506,136,000)	(139,968,000)
102	Premier Bank NA, Baton Rouge, La.	3,749,929,000	3,537,890,000	100		863,012,387	238	184,600,000	271,483,000
103	Branch Banking & Trust Co., Wilson, N.C.	3,731,838,000	3,400,029,000	104	+ 1	1,482,003,000	146	277,490,000	251,278,000
104	UJB/Hackensack, N.J.	3,669,536,000	3,312,691,000	107	+ 3	1,930,461,000	109	311,337,000	253,978,000
105	INB National Bank, Indianapolis	3,667,168,000	3,462,640,000	102		2,054,495,000	105	320,333,000	280,761,000
106	Trust Company Bank, Atlanta	3,663,669,000	3,669,377,000	98		2,002,861,000	108	527,250,000	463,351,000
107	Security Pacific Bank Arizona, Phoenix	3,619,887,000	4,208,639,000	88		2,277,022,000	91	269,604,000	266,787,000
108	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	3,577,783,000	3,258,708,000	110	+ 2	1,868,532,000	111	344,933,000	303,269,000
109	American National Bank & Trust Co., Chicago	3,554,562,000	3,186,786,000	113	+ 4	2,371,680,000	96	242,436,000	205,084,000
110	National Community Bank, Rutherford, N.J.	3,550,851,000	3,078,796,736	122	+12	1,210,760,620	177	225,365,000	193,702,176
111	BayBank Middlesex, Burlington, Mass.	3,533,341,000	3,118,903,000	116	+ 7	1,557,789,585	142	218,265,000	206,418,000
112	Nation Bank (East) NA, Philadelphia	3,502,200,000	3,352,590,000	105		2,821,030,000	70	179,450,000	204,752,000
113	Continental Bank, Norristown, Pa.	3,477,584,000	3,174,552,000	115	+ 2	2,082,090,000	101	275,427,000	238,161,000
114	Equitable Bank NA, Baltimore	3,456,719,000	3,288,048,000	108		2,143,342,000	98	273,771,000	269,042,30
115	Sun Bank NA, Orlando, Fla.	3,447,737,000	3,214,358,000	112		1,687,033,000	126	273,016,000	249,471,000
116	Sumitomo Bank of California, San Francisco	3,378,390,000	3,318,751,000	106		2,231,072,158	92	232,605,000	184,175,000
117	Sovran Bank/Maryland, Bethesda, Md.	3,331,760,000	3,097,780,000	120	+ 3	2,034,020,000	106	245,618,000	222,942,000
118	Norstar Bank NA, Buffalo, N.Y.	3,329,666,000	3,142,946,000	117		727,359,242	281	268,322,000	256,643,000
119	Sovran Bank/Central South, Nashville, Tenn.	3,323,192,000	2,707,869,000	136	+17	1,163,309,359	183	283,104,000	227,204,000
120	Bank One Columbus NA, Ohio	3,262,049,000	3,013,558,000	126	+ 6	1,232,853,525	172	243,334,000	229,049,000
121	First Union National Bank, Atlanta	3,246,746,000	3,263,817,000	109				235,770,000	229,227,000
122	First-Citizens Bank & Trust Co., Raleigh, N.C.	3,239,040,000	2,991,772,000	127	+ 5	1,660,286,988	128	227,401,000	211,708,000
123	Chase Manhattan Bank (USA) NA, Wilmington, Del.	3,213,865,000	2,025,912,000	178	+55	471,002,783	405	691,163,000	521,414,000
124	Industrial Bank of Japan Trust Co., New York	3,199,148,000	3,049,858,000	121		1,464,353,000	150	318,251,000	232,301,000
125	Citizens & Southern National Bank, Charleston, S.C.	3,184,061,000	3,036,413,000	124		1,674,454,771	127	248,642,000	211,975,000
126	Midlantic National Bank/North, West Paterson, N.J.	3,181,582,000	2,841,480,000	132	+ 6	1,091,855,000	193	252,645,000	226,623,000
127	Dominion Bank NA, Roanoke, Va.	3,145,300,000	3,022,907,000	125		1,409,270,000	155	265,155,000	231,761,000
128	First American Bank of Virginia, McLean	3,136,873,000	2,930,151,000	129	+ 1	1,559,112,000	141	244,139,000	217,127,000
129	First Interstate Bank of Washington NA, Seattle	3,117,392,000	2,938,083,000	128		2,176,549,449	97	238,370,000	212,051,000
130	First Interstate Bank of Nevada NA, Reno	3,106,743,000	2,822,478,000	134	+ 4	2,077,582,768	102	256,356,000	224,523,000
131	Bank One Indianapolis NA	3,091,449,000	2,911,998,000	130		2,368,903,000	87	308,814,000	265,216,000
132	Mercantile Bank NA, Clayton, Mo.	3,066,659,000	3,043,981,000	123		191,857,000	928	245,619,000	269,410,000
133	Bank Leumi Trust Co., New York	3,056,650,000	2,826,862,000	133		2,696,421,193	74	144,539,000	143,156,000
134	Manufacturers & Traders Trust Co., Buffalo, N.Y.	3,023,335,000	3,115,988,000	119		1,573,018,000	137	218,781,000	203,594,000
135	First National Bank, Louisville, Ky.	3,008,809,000	3,147,699,000	116		2,326,689,000	89	267,513,000	258,347,000
136	Fifth Third Bank, Cincinnati	2,966,153,000	2,593,721,000	142	+ 6	1,046,786,000	199	290,776,000	238,423,000
137	Deposit Guaranty National Bank, Jackson, Miss.	2,945,751,000	2,844,645,000	131		1,641,553,000	131	266,300,000	247,335,000
138	Central Bank of the South, Birmingham, Ala.	2,933,514,000	2,614,001,000	140	+ 2	1,842,702,000	117	274,011,000	254,482,000
139	American Express Centurion Bank, Newark, Del.	2,918,559,000	2,101,683,000	171	+32	*		436,336,000	371,320,000
140	Bank South NA, Atlanta	2,876,322,000	2,727,320,000	135		1,027,722,000	203	239,806,000	215,736,000
141	Union Trust Co., Stamford, Conn.	2,848,483,000	2,695,767,000	137		1,408,908,000	156	239,799,000	246,092,000
142	Citizens First National Bank, Ridgewood, N.J.	2,743,388,000	2,405,170,000	152	+10	983,878,000	208	181,425,000	155,903,000
143	Barclays Bank of New York NA	2,703,620,000	2,676,770,000	139		1,288,124,000	167	202,875,000	183,691,000
144	Central Trust Co. NA, Cincinnati	2,703,551,000	2,416,457,000	151	+ 7	1,223,148,000	175	210,220,000	200,408,000
145	Society Bank & Trust, Toledo, Ohio	2,674,870,000	2,604,121,000	141		969,917,296	214	102,291,000	196,527,000
146	Bank of Baltimore	2,665,597,000	2,692,475,000	136				206,225,000	191,892,000
147	Banco de Ponce, P.R.	2,637,914,000	2,524,029,599	146		1,403,426,593	157	157,739,000	149,810,153
148	Citibank (South Dakota) NA, Sioux Falls	2,630,307,000	2,206,499,000	166	+18	2,191,285,000	96	816,542,000	800,595,000
149	Wilmington Trust Co., Del.	2,613,380,000	2,291,149,000	157	+ 8	1,283,378,000	169	257,552,000	228,038,000
150	First Wisconsin National Bank, Milwaukee	2,576,807,000	2,579,106,000	143		2,485,557,000	81	238,207,000	229,088,000
151	Trustmark National Bank, Jackson, Miss.	2,571,454,000	2,425,286,923	150		1,376,448,000	158	222,736,000	204,509,132
152	Old Kent Bank & Trust Co., Grand Rapids, Mich.	2,568,095,000	2,561,181,000	145		1,633,773,000	133	210,176,000	195,413,000
153	Signet Bank/Maryland, Baltimore	2,565,857,000	2,445,426,000	148		1,211,314,000	176	215,972,000	196,354,000
154	Equibank, Pittsburgh	2,530,316,000	2,253,006,000	164	+10	2,689,247,000	75	184,200,000	165,406,000
155	Imperial Bank, Los Angeles	2,512,238,000	2,032,477,000	177	+22	1,160,817,000	184	163,074,000	144,081,000
156	First Security Bank of Utah NA, Salt Lake City	2,504,707,000	2,322,666,000	155		2,066,028,000	103	211,519,000	195,700,000
157	Rhode Island Hospital Trust National Bank, Providence	2,417,841,000	2,336,972,000	153		1,445,340,000	152	200,033,000	182,989,000
158	Fuji Bank & Trust Co., New York	2,414,405,000	3,232,846,000	111		1,761,104,839	121	254,725,000	253,673,000
159	Star Bank NA, Cincinnati	2,410,707,000	2,330,951,000	154		1,116,625,000	188	233,616,000	214,912,000
160	West One Bank Idaho, NA, Boise	2,407,595,000	2,280,463,000	158		1,846,411,000	115	199,906,000	207,227,000
161	Citytrust, Bridgeport, Conn.	2,400,921,000	2,214,756,000	165	+ 4	998,534,000	205	84,095,000	165,412,000
162	First of America Bank-Southeast Michigan NA, Detroit	2,392,939,000	2,269,359,000	161		880,306,000	232	168,920,000	165,749,000
163	NCNB South Carolina, Columbia	2,383,450,000	2,081,160,000	173	+10	1,256,581,613	171	292,367,000	242,384,000
164	SouthTrust Bank of Alabama NA, Birmingham	2,383,206,000	2,129,553,000	169	+ 5	1,039,977,579	201	220,143,000	205,653,000
165	Valley Bank of Nevada, Las Vegas	2,367,526,000	1,944,006,000	185	+20	867,714,593	235	161,836,000	145,849,000
166	Puget Sound National Bank, Tacoma, Wash.	2,359,113,000	1,788,534,000	200	+34	1,036,110,410	202	168,782,000	138,565,000
167	Norstar Bank, Melville, N.Y.	2,331,419,000	2,273,667,000	160		701,003,134	295	163,161,000	153,465,000
168	Morgan Bank (Delaware), Wilmington	2,323,283,000	1,525,738,000	227	+59	1,223,631,000	174	510,357,000	323,925,000
169	Citibank (Arizona), Phoenix	2,315,606,000	2,076,098,000	174	+ 5	520,709,000	373	231,944,000	310,696,000
170	Bank of Boston Connecticut, Waterbury	2,297,777,000	2,263,014,000	163		1,173,589,000	181	132,973,000	162,464,000
171	Hamilton Bank, Lancaster, Pa.	2,290,285,000	2,278,858,000	159		1,810,772,000	119	206,150,000	212,139,000
172	First National Bank, San Antonio, Tex.	2,283,030,000	1,991,581,000	182	+10	1,296,767,322	165	139,953,000	131,385,000
173	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,283,011,000	2,142,078,000	168		1,051,168,127	194	165,399,000	150,127,000
174	First National Bank of Commerce, New Orleans	2,277,171,000	2,083,635,000	172		1,465,777,000	149	178,255,000	165,322,000
175	First American National Bank, Nashville, Tenn. (b)	2,269,813,000	2,429,962,000	149		1,350,785,000	159	155,201,000	182,171,000
176	Whitney National Bank, New Orleans	2,248,016,000	2,266,667,000	162		1,651,236,411	130	193,715,000	275,068,000
177	Key Bank NA, Albany, N.Y.	2,237,541,000	2,036,675,000	175		1,097,472,753	192	156,971,000	145,924,000
178	Boatmen's First National Bank, Kansas City, Mo.	2,232,669,000	1,675,012,000	210	+32	918,424,000	226	225,993,000	179,469,000
179	Exchange National Bank, Chicago	2,203,684,000	2,019,982,000	179		927,033,805	225	151,274,000	123,661,000
180	First Fidelity Bank NA/North Jersey, Totowa, N.J.	2,158,066,000	2,035,938,000	176		1,087,598,000	195	170,035,000	163,988,000
181	First City, Texas-Dallas	2,140,872,000	2,008,241,000	180		768,143,000	272	123,853,000	123,072,000
182	New Jersey National Bank, Pennington	2,121,265,000	1,989,041,000	183	+ 1	1,171,368,000	182	172,483,000	156,246,000
183	Merchants National Bank & Trust Co., Indianapolis	2,096,313,000	2,120,819,000	170		1,439,623,000	153	195,121,000	179,890,000
184	Southern National Bank, Lumberton, N.C.	2,090,430,000	1,918,505,000	189	+ 5	860,833,154	240	145,212,000	126,954,000
185	Barnett Bank of Central Florida NA, Orlando	2,068,002,000	1,874,266,000	191	+ 6	792,874,000	257	133,631,000	116,824,000
186	Barnett Bank of Pinellas City., St. Petersburg, Fla.	2,065,123,000	1,836,376,000	194	+ 8			136,053,000	132,397,000
187	Liberty National Bank & Trust Co., Louisville, Ky.	2,060,445,000	1,844,305,000	193	+ 6	1,084,706,000	196	174,755,000	155,573,000
188	Union Planters National Bank, Memphis, Tenn.	2,035,930,000	1,886,412,000	190	+ 2	1,314,593,000	162	122,290,000	166,567,000
189	United Carolina Bank, Whiteville, N.C.	2,027,757,000	1,835,260,000	195	+ 6	968,758,000	216	143,271,000	129,815,000
190	Bank One Milwaukee NA	1,999,796,000	1,246,821,000	258	+68	959,959,000	223	187,939,000	112,305,000
191	Union National Bank, Pittsburgh	1,999,075,000	1,997,750,000	181		1,510,844,000	144	143,272,000	146,422,000
192	Third National Bank, Nashville, Tenn.	1,993,183,000	2,205,219,000	167		1,453,095,000	151	195,748,000	185,920,000
193	First Eastern Bank NA, Wilkes-Barre, Pa.	1,989,748,000	1,819,833,000	198	+ 5	843,852,000	245	156,080,000	140,507,000
194	Zions First National Bank, Salt Lake City, Utah	1,981,894,000	1,938,736,000	186		1,564,730,000	139	133,437,000	112,248,000
195	Commerce Bank of St. Louis NA, Clayton, Mo.	1,956,465,000	1,744,004,000	203	+ 8	93,460,457	2107	120,805,059	113,554,000
196	Key Bank of Central New York NA, Syracuse	1,944,289,000	1,984,521,000	184		677,235,827	306	165,338,000	152,665,000
197	United States Trust Co., New York	1,941,095,000	2,495,454,000	147		1,744,850,000	123	174,933,000	167,246,000
198	Bank One Dayton NA, Ohio	1,940,749,000	1,695,692,000	207	+ 9	989,857,000	206	166,088,000	144,085,000
199	Banco Santander Puerto Rico, Hato Rey	1,939,109,000	1,680,311,000	213	+14	847,820,673	241	134,185,000	111,022,000
200	Barnett Bank of Palm Beach City., West Palm Beach, Fla.	1,919,134,000	1,825,727,000	197		725,186,368	283	122,133,000	108,467,000

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1989, and various state banking departments. Deposits for 1989 may not be comparable with deposits reported for 1988 and 1985 deposits because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks, equity capital also includes the cumulative foreign currency translation adjustments. N.A.— Not available. **(a)**— Bank was formed by the FDIC on 7/21/89, as a bridge bank. Data for prior periods are for the former Texas American Bank/Fort Worth NA, the largest of the 24 Texas American Bancshares bank affiliates merged to form the bank. **(b)**— On Jan. 1, 1990, the bank merged eight affiliate banks of its parent, First American Corp. **(s)**— Data for Dec. 31, 1989, were not available. Therefore, Sept. 30, 1989 data were used. N.A.— Not available.

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Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1989, compared with December 31, 1988, and December 31, 1985
Compiled Annually Since 1921 by the American Banker

Rank 12/31/89		Deposits 12/31/89	Deposits 12/31/88	Rank 1988	Gain	Deposits 12/31/85	Rank 1985	Equity Capital 12/31/89	Equity Capital 6/30/89
201	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	1,918,777,000	1,858,344,000	192		1,257,521,166	170	204,358,000	186,158,000
202	National State Bank, Elizabeth, N.J.	1,902,775,000	1,831,423,000	196		1,131,293,000	185	127,975,000	115,596,000
203	United Bank of Denver NA	1,902,313,000	1,919,965,000	188		1,815,280,018	118	175,548,000	170,866,000
204	Texas Commerce Bank Dallas NA	1,894,148,000	1,737,337,000	204		317,996,370	563	90,018,000	93,378,000
205	First Virginia Bank, Falls Church	1,871,455,000	1,813,793,000	199		960,954,000	222	152,716,000	136,246,000
206	M & I Marshall & Ilsley Bank, Milwaukee	1,863,470,000	1,746,954,000	202		845,575,000	242	179,179,000	169,795,000
207	Sun Bank/Miami NA	1,847,080,000	1,757,999,000	201		779,748,000	269	147,929,000	134,710,000
208	First Fidelity Bank NA, Burlington Twp., N.J.	1,825,687,000	1,676,448,000	209	+ 1	873,001,000	233	138,744,000	134,380,000
209	Sun Bank/South Florida NA, Fort Lauderdale	1,797,627,000	1,724,711,000	205		726,048,000	282	168,046,000	146,756,000
210	United Jersey Bank Central NA, Princeton, N.J.	1,780,089,000	1,655,654,000	214	+ 4	392,041,000	478	118,559,000	109,014,000
211	First National Bank, Akron, Ohio	1,716,105,000	1,673,445,000	211		975,169,000	211	187,879,000	177,658,000
212	United Bank & Trust Co., Hartford, Conn.	1,708,824,000	1,589,347,000	218	+ 6	404,455,000	470	145,561,000	130,536,000
213	Trust Company of New Jersey, Jersey City	1,704,052,000	1,512,883,000	228	+15	804,246,000	254	114,534,000	94,885,000
214	First National Bank, Toms River, N.J.	1,703,047,000	1,586,546,000	222	+ 8	650,503,417	313	143,162,000	134,083,000
215	Society Bank NA, Dayton, Ohio	1,698,668,000	1,601,894,000	216	+ 1	785,370,000	266	111,978,000	111,674,000
216	Bank of Oklahoma NA, Tulsa	1,697,079,000	1,437,399,000	237	+21	1,294,789,000	166	61,500,000	71,471,000
217	Citizens Bank of Maryland, Laurel	1,685,578,000	1,433,339,000	239	+22	768,583,287	270	204,608,000	189,064,000
218	National Bank of Alaska, Anchorage	1,682,878,000	1,274,131,000	256	+37	806,830,000	252	186,176,000	158,862,000
219	Merchants Bank NA, Allentown, Pa.	1,680,080,156	1,587,345,506	219		690,183,692	300	134,457,100	130,990,812
220	Merchants Bank, Kansas City, Mo.	1,675,921,000	1,494,535,000	231	+11	106,290,000	1811	118,360,000	100,843,000
221	Bank of Delaware, Wilmington	1,672,458,000	1,584,631,000	220		899,366,000	228	128,725,000	115,215,000
222	United Missouri Bank of Kansas City NA	1,672,228,000	1,555,796,000	224	+ 2	969,017,000	215	159,934,000	151,000,000
223	MBNA America Bank, NA, Newark, Del.	1,667,986,000	1,433,569,000	238	+15	190,253,000	941	109,460,000	106,750,000
224	Bank of New England North, Lowell, Mass. (a)	1,665,293,000	497,237,000			266,575,000	671	(59,116,000)	33,930,000
225	Provident Bank, Cincinnati	1,641,879,000	1,529,740,000	226	+ 1	718,344,000	289	136,356,000	117,256,000
226	Norwest Bank South Dakota NA, Sioux Falls	1,637,675,000	1,479,928,000	233	+ 7	606,192,000	326	109,234,000	91,748,000
227	Bank of the West, San Francisco	1,618,194,000	1,373,543,000	248	+21	974,613,000	212	115,223,000	102,816,000
228	Barnett Bank of Jacksonville NA, Fla.	1,603,672,000	1,400,199,000	246	+18	696,933,000	298	112,708,000	97,224,000
229	First Security Bank of Idaho NA, Boise	1,602,726,000	1,464,920,000	234	+ 5	1,341,090,000	160	142,473,000	130,918,000
230	Valley National Bank, Passaic, N.J.	1,586,994,000	1,495,634,000	229		786,620,951	264	155,027,000	139,729,000
231	Barnett Bank of Southwest Florida, Sarasota	1,586,364,000	1,495,457,000	230		116,420,000	1621	102,422,000	101,135,000
232	Daiwa Bank Trust Co., New York	1,585,135,000	1,401,666,000	245	+13	789,332,000	262	180,498,000	179,456,000
233	First American Bank NA, Washington, D.C.	1,579,162,000	1,534,251,000	225		709,833,142	291	122,765,000	110,811,000
234	Central Carolina Bank & Trust Co. NA, Durham, N.C.	1,575,041,000	1,422,240,000	242	+ 8	739,525,000	277	117,750,000	105,854,000
235	Casco Northern Bank NA, Portland, Me.	1,568,424,000	1,456,484,000	235		636,577,665	318	103,603,000	92,073,000
236	Fleet Bank-NH, Nashua	1,566,432,000	789,785,000	371	+ 135	327,310,000	545	123,877,000	56,821,000
237	BayBank Norfolk County Trust Co., Dedham, Mass.	1,563,095,000	1,414,025,000	244	+ 7	730,622,000	279	109,507,000	97,089,000
238	Bank of New England-West NA, Springfield, Mass.	1,543,179,000	1,558,823,000	223		617,179,574	325	70,665,000	127,887,000
239	National Bank of Washington, Washington, D.C.	1,538,170,000	1,632,443,000	215		967,443,000	217	92,914,000	83,401,000
240	Bank One Cleveland NA	1,506,233,000	1,480,850,000	232		889,802,000	229	131,803,000	126,542,000
241	Fleet Bank of Maine, Portland	1,503,516,000	1,389,825,000	247	+ 6	303,068,830	579	131,914,000	121,528,000
242	Manufacturers Hanover Bank (Delaware), Wilmington	1,462,278,000	1,688,557,000	208		668,995,000	307	244,059,000	234,810,000
243	Key Bank of Maine, Augusta	1,457,284,000	1,365,337,000	249	+ 6	379,963,998	487	115,552,000	106,739,000
244	Bank of New York (Delaware), Wilmington	1,435,314,000	1,661,265,000	212				282,876,000	221,125,000
245	Sunwest Bank of Albuquerque NA, N.M.	1,428,159,000	1,429,201,000	240		1,079,890,311	198	135,205,000	133,297,000
246	Bank of New England South NA, Brockton, Mass. (a)	1,412,752,000	622,049,000	429	+ 183			63,672,000	43,182,000
247	Summit Bank, Fort Wayne, Ind.	1,408,292,000	1,363,993,000	250	+ 3	681,639,000	303	106,733,000	101,189,000
248	Summit Trust Co., N.J.	1,392,449,000	1,226,752,000	261	+13	592,006,000	334	80,340,000	77,932,000
249	IBJ Schroder Bank & Trust Co., New York	1,390,817,000	1,583,723,000	221		1,655,596,000	129	333,419,000	326,823,000
250	Mercantile-Safe Deposit & Trust Co., Baltimore	1,370,075,000	1,189,036,000	270	+20	704,945,722	293	157,114,000	140,546,000
251	Dominion Bank of Middle Tennessee, Nashville	1,353,367,000	1,328,731,000	251		284,482,645	620	111,076,000	110,736,000
252	First American Bank of Georgia NA, Atlanta	1,351,021,000	1,287,824,000	252		802,814,000	255	112,246,000	108,911,000
253	Barnett Bank of Tampa NA, Fla.	1,345,582,000	1,286,649,000	253		447,941,930	426	79,334,000	78,429,000
254	San Diego Trust & Savings Bank, Calif.	1,343,063,000	1,258,412,000	257	+ 3	844,769,000	243	96,543,000	88,342,000
255	Commerce Bank of Kansas City NA, Mo.	1,334,364,000	1,197,549,000	265	+10	786,905,000	263	104,683,000	99,311,000
256	BayBank Harvard Trust Co., Cambridge, Mass.	1,324,366,000	1,177,819,000	272	+16	570,109,000	348	76,671,000	76,453,000
257	Shawmut Arlington Trust Co., Lawrence, Mass.	1,306,239,000	1,428,940,000	241		723,275,000	287	116,678,000	116,803,000
258	Central Jersey Bank & Trust Co., Freehold, N.J.	1,300,081,000	1,198,243,000	264	+ 6	658,271,000	310	118,078,000	106,660,000
259	Security Bank & Trust Co., Southgate, Mich.	1,296,274,000	1,198,854,000	263	+ 4	798,249,000	256	92,444,000	83,189,000
260	Norwest Bank Nebraska NA, Omaha	1,295,915,000	1,199,189,000	262	+ 2	452,575,000	421	77,921,000	73,813,000
261	Marquette Bank Minneapolis NA	1,286,837,000	1,106,095,000	289	+28	964,722,000	220	120,012,000	98,009,000
262	First American Bank of Maryland, Silver Spring	1,286,115,000	1,151,569,000	278	+16	364,361,734	504	89,752,000	71,535,000
263	National Bank of Commerce, Memphis, Tenn.	1,279,000,000	1,158,264,000	277	+14	791,530,000	259	113,555,000	103,219,000
264	Shawmut Worcester County Bank NA, Worcester, Mass.	1,262,096,000	1,174,584,000	274	+10	701,394,000	294	103,676,000	91,036,000
265	Sunburst Bank, Grenada, Miss.	1,256,754,000	1,193,843,000	269	+ 4	491,062,000	392	93,794,000	95,519,000
266	First Nat'l Bank of Central Jersey, Bridgewater Twp, N.J.	1,251,194,000	1,103,211,000	291	+25	486,768,103	395	102,044,000	89,371,000
267	Banco Central Corp., Hato Rey, P.R.	1,250,796,000	1,136,612,000	281	+14	809,945,350	250	122,309,000	111,483,000
268	First American Bank of New York	1,250,258,000	1,063,302,000	293	+25	73,440,355	2769	110,280,000	102,457,000
269	Norwest Bank Des Moines NA, Iowa	1,245,008,000	1,040,823,000	302	+33	844,328,000	244	76,345,000	69,734,000
270	Jefferson National Bank, Charlottesville, Va.	1,240,749,000	1,194,623,000	268		48,503,433	4441	121,600,000	113,447,000
271	Mark Twain Bank, Ladue, Mo.	1,239,906,000	1,235,035,000	260		119,830,000	1564	97,649,000	86,414,000
272	Bank of Mississippi, Tupelo	1,238,825,000	1,145,366,000	279	+ 7	456,113,012	416	129,246,000	97,849,000
273	Westamerica Bank NA, San Rafael, Calif.	1,233,418,000	1,125,312,000	283	+10	815,114,000	249	74,647,000	67,395,000
274	First National Bank, Omaha, Neb.	1,230,621,000	925,062,000	329	+55	490,477,446	393	91,505,000	86,028,000
275	Commonwealth National Bank, Harrisburg, Pa.	1,215,016,000	1,119,844,000	285	+10	998,974,000	204	75,019,000	82,846,000
276	First Interstate Bank of Denver NA	1,212,948,000	1,275,263,000	254		1,863,786,000	114	147,452,000	150,033,000
277	Bank IV Wichita NA, Kan.	1,203,400,000	1,196,859,000	266		829,982,000	247	105,547,000	100,292,000
278	Bank of New England-Old Colony NA, Providence, R.I.	1,191,244,000	1,026,494,000	304	+26			70,167,000	67,563,000
279	First American National Bank, Knoxville, Tenn.	1,191,106,000	1,196,457,000	267		598,749,760	328	86,323,000	91,389,000
280	Sun Bank of Tampa Bay, Tampa, Fla.	1,186,692,000	1,174,516,000	275		563,734,000	352	104,305,000	94,515,000
281	Marine Bank, Warren, Pa.	1,178,273,000	1,044,988,000	300	+19	790,855,000	261	110,381,000	94,094,000
282	Mitsui Manufacturers Bank, Los Angeles	1,177,787,000	1,447,006,000	236		1,472,502,000	148	123,305,000	118,804,000
283	Key Bank of Oregon, Portland	1,164,297,000	1,068,016,000	298	+13			89,735,000	81,554,000
284	Laredo National Bank, Tex.	1,162,271,000	1,237,884,000	259		744,400,130	275	89,523,000	64,231,000
285	LaSalle National Bank, Chicago	1,159,775,000	1,105,378,000	290	+ 5	912,629,000	227	93,826,000	90,787,000
286	Colonial Bank-Northern Region, Montgomery, Ala.	1,156,843,000	839,216,000	353	+67	46,467,285	4657	92,914,000	74,193,000
287	Amalgamated Bank, New York	1,156,470,000	1,144,708,000	280		699,443,000	297	86,939,000	86,373,000
288	Bank of New England-Worcester, Mass. (a)	1,147,291,000	1,131,868,000	282		507,492,262	383	33,065,000	85,275,000
289	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	1,137,629,000	1,006,247,000	308	+19	323,427,262	322	79,387,000	76,792,000
290	First Security Nat'l Bank & Trust Co., Lexington, Ky.	1,137,237,000	1,040,869,000	301	+11	594,524,000	331	96,988,000	92,161,000
291	Provident Bank of Maryland, Baltimore	1,136,799,000	1,118,488,000	286				116,339,000	115,330,000
292	Delaware Trust Co., Wilmington	1,129,153,000	1,039,057,000	303	+11	691,925,000	302	97,017,000	89,542,000
293	FirsTier Bank NA, Omaha, Neb.	1,122,917,000	1,077,260,000	295	+ 2	641,460,000	316	91,105,000	85,355,000
294	Maine National Bank, Portland	1,119,549,000	1,080,085,000	294		505,994,000	384	62,137,000	74,304,000
295	Bank One Akron NA, Ohio	1,117,399,000	1,056,191,000	299	+ 4	623,783,000	320	118,736,000	115,242,000
296	United Penn Bank, Wilkes-Barre, Pa.	1,111,411,000	1,001,079,000	309	+13	667,901,000	308	79,912,000	89,449,000
297	Gainer Bank NA, Gary, Ind.	1,110,451,000	1,113,546,000	287		584,205,902	342	99,119,000	96,838,000
298	First Bank NA, Milwaukee	1,097,825,000	1,062,804,000	298		454,855,000	418	67,326,000	70,388,000
299	NBD Grand Rapids NA, Mich.	1,091,944,000	965,417,000	318	+19	585,364,000	340	69,072,000	62,820,000
300	First Deposit National Bank, Tilton, N.H. (a)	1,084,636,000	1,007,809,000	307	+ 7			88,393,000	N.A.

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1989, and various state banking departments. Deposits for 1989 may not be comparable with deposits reported for 1988 and 1985 deposits because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks, equity capital also includes the cumulative foreign currency translation adjustments. **N.A.**— Not available. **(a)**— Bank was merged into Bank of New England NA, Boston, on Feb. 9, 1990 **(a)**— Data for Dec. 31, 1989, were not available. Therefore, Sept. 30, 1989 data were used. **N.A.**— Not available.

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Top 300 U.S. Commercial Banks

Listed geographically in deposit-size order within states

		Deposits 12/31/89
	Alabama	
64	AmSouth Bank NA, Birmingham	5,787,896,000
98	First Alabama Bank, Montgomery	4,656,599,000
138	Central Bank of the South, Birmingham	2,933,514,000
164	SouthTrust Bank of Alabama NA, Birmingham	2,383,206,000
288	Colonial Bank-Northern Region, Montgomery	1,156,843,000
	Alaska	
218	National Bank of Alaska, Anchorage	1,682,878,000
	Arizona	
37	Valley National Bank, Phoenix	8,370,893,000
60	First Interstate Bank of Arizona NA, Phoenix	6,105,115,000
107	Security Pacific Bank Arizona, Phoenix	3,619,887,000
169	Citibank (Arizona), Phoenix	2,315,606,000
	California	
2	Bank of America NT&SA, San Francisco	73,295,000,000
6	Security Pacific National Bank, Los Angeles	40,597,338,000
7	Wells Fargo Bank NA, San Francisco	36,462,605,000
16	First Interstate Bank of California, Los Angeles	17,849,795,000
22	Union Bank, San Francisco	11,637,088,000
69	Sanwa Bank California, San Francisco	5,564,162,000
75	Bank of California NA, San Francisco	5,307,898,000
100	City National Bank, Beverly Hills	3,855,866,000
116	Sumitomo Bank of California, San Francisco	3,378,390,000
155	Imperial Bank, Los Angeles	2,512,238,000
227	Bank of the West, San Francisco	1,618,194,000
254	San Diego Trust & Savings Bank	1,343,063,000
273	Westamerica Bank NA, San Rafael	1,233,418,000
282	Mitsui Manufacturers Bank, Los Angeles	1,177,787,000
	Colorado	
203	United Bank of Denver NA	1,902,313,000
276	First Interstate Bank of Denver NA	1,212,948,000
	Connecticut	
35	Connecticut Bank & Trust Co. NA, Hartford	8,450,053,000
39	Connecticut National Bank, Hartford	8,196,372,000
141	Union Trust Co., Stamford	2,848,483,000
161	Citytrust, Bridgeport	2,400,921,000
170	Bank of Boston Connecticut, Waterbury	2,297,777,000
212	United Bank & Trust Co., Hartford	1,708,824,000
	Delaware	
71	Greenwood Trust Co., New Castle	5,493,442,000
123	Chase Manhattan Bank (USA) NA, Wilmington	3,213,865,000
139	American Express Centurion Bank, Newark	2,918,559,000
149	Wilmington Trust Co.	2,613,380,000
168	Morgan Bank (Delaware), Wilmington	2,323,283,000
221	Bank of Delaware, Wilmington	1,672,458,000
223	MBNA America Bank, NA, Newark	1,667,986,000
242	Manufacturers Hanover Bank (Delaware), Wilmington	1,462,278,000
244	Bank of New York (Delaware), Wilmington	1,435,314,000
282	Delaware Trust Co., Wilmington	1,129,153,000
	District of Columbia	
65	Riggs National Bank, Washington, D.C.	5,702,583,000
92	American Security Bank NA, Washington, D.C.	4,239,736,000
233	First American Bank NA, Washington, D.C.	1,579,162,000
239	National Bank of Washington, Washington, D.C.	1,538,170,000
	Florida	
20	Southeast Bank NA, Miami	12,715,951,000
29	NCNB National Bank of Florida, Tampa	9,637,057,000
45	First Union National Bank of Florida, Jacksonville	7,090,935,000
61	Florida National Bank, Jacksonville	6,055,322,000
73	Citizens & Southern National Bank, Fort Lauderdale	5,447,891,000
74	Barnett Bank of South Florida NA, Miami	5,337,370,130
87	First Florida Bank NA, Tampa	4,631,618,000
115	Sun Bank NA, Orlando	3,447,737,000
185	Barnett Bank of Central Florida NA, Orlando	2,068,002,000
186	Barnett Bank of Pinellas Cty., St. Petersburg	2,065,123,000
200	Barnett Bank of Palm Beach Cty., West Palm Beach	1,919,134,000
207	Sun Bank/Miami NA	1,847,080,000
209	Sun Bank/South Florida NA, Fort Lauderdale	1,797,627,000
228	Barnett Bank of Jacksonville NA	1,603,672,000
231	Barnett Bank of Southwest Florida, Sarasota	1,586,364,000
253	Barnett Bank of Tampa NA	1,345,582,000
280	Sun Bank of Tampa Bay, Tampa	1,188,692,000
	Georgia	
30	Citizens & Southern National Bank, Atlanta	9,468,585,000
57	First National Bank, Atlanta	6,139,163,000
106	Trust Company Bank, Atlanta	3,663,669,000
121	First Union National Bank, Atlanta	3,246,746,000
140	Bank South NA, Atlanta	2,876,322,000
252	First American Bank of Georgia NA, Atlanta	1,351,021,000
	Hawaii	
48	Bank of Hawaii, Honolulu	6,940,435,000
90	First Hawaiian Bank, Honolulu	4,322,099,000
	Idaho	
166	West One Bank Idaho, NA, Boise	2,407,595,000
229	First Security Bank of Idaho NA, Boise	1,602,728,000
	Illinois	
11	First National Bank, Chicago	26,403,340,000
	Illinois (continued)	
14	Continental Bank NA, Chicago	18,178,226,000
51	Harris Trust & Savings Bank, Chicago	6,854,159,000
76	Northern Trust Co., Chicago	5,206,610,000
109	American National Bank & Trust Co., Chicago	3,554,562,000
179	Exchange National Bank, Chicago	2,203,684,000
295	LaSalle National Bank, Chicago	1,159,775,000
	Indiana	
105	INB National Bank, Indianapolis	3,667,168,000
131	Bank One Indianapolis NA	3,091,449,000
163	Merchants National Bank & Trust Co., Indianapolis	2,096,313,000
247	Summit Bank, Fort Wayne	1,406,292,000
298	Lincoln National Bank & Trust Co., Fort Wayne	1,137,629,000
297	Gainer Bank NA, Gary	1,110,451,000
	Iowa	
269	Norwest Bank Des Moines NA	1,245,008,000
	Kansas	
277	Bank IV Wichita NA	1,203,400,000
	Kentucky	
108	Citizens Fidelity Bank & Trust Co., Louisville	3,577,783,000
135	First National Bank, Louisville	3,008,809,000
187	Liberty National Bank & Trust Co., Louisville	2,060,445,000
290	First Security Nat'l Bank & Trust Co., Lexington	1,137,237,000
	Louisiana	
68	Hibernia National Bank, New Orleans	5,604,612,000
102	Premier Bank NA, Baton Rouge	3,749,929,000
174	First National Bank of Commerce, New Orleans	2,277,171,000
178	Whitney National Bank, New Orleans	2,248,016,000
	Maine	
235	Casco Northern Bank NA, Portland	1,568,424,000
241	Fleet Bank of Maine, Portland	1,503,516,000
243	Key Bank of Maine, Augusta	1,457,284,000
284	Maine National Bank, Portland	1,119,549,000
	Maryland	
52	Maryland National Bank, Baltimore	6,631,568,000
84	First National Bank of Maryland, Baltimore	4,759,549,000
114	Equitable Bank NA, Baltimore	3,456,719,000
117	Sovran Bank/Maryland, Baltimore	3,331,760,000
146	Bank of Baltimore	2,665,597,000
153	Signet Bank/Maryland, Baltimore	2,565,857,000
217	Citizens Bank of Maryland, Laurel	1,685,578,000
250	Mercantile-Safe Deposit & Trust Co., Baltimore	1,370,075,000
262	First American Bank of Maryland, Silver Spring	1,286,115,000
291	Provident Bank of Maryland, Baltimore	1,136,799,000
	Massachusetts	
13	First National Bank, Boston	22,061,157,000
31	Bank of New England NA, Boston	9,208,787,000
41	Boston Safe Deposit & Trust Co.	7,782,273,000
58	State Street Bank & Trust Co., Boston	6,137,917,000
72	Shawmut Bank NA, Boston	5,451,740,000
111	BayBank Middlesex, Burlington	3,533,341,000
224	Bank of New England North, Lowell	1,665,293,000
237	BayBank Norfolk County Trust Co., Dedham	1,553,095,000
238	Bank of New England-West NA, Springfield	1,543,179,000
246	Bank of New England South NA, Brockton	1,412,752,000
256	BayBank Harvard Trust Co., Cambridge	1,324,368,000
257	Shawmut Arlington Trust Co., Lawrence	1,306,239,000
264	Shawmut Worcester County Bank NA, Worcester	1,262,096,000
268	Bank of New England-Worcester	1,147,291,000
	Michigan	
21	National Bank of Detroit	12,288,133,000
38	Michigan National Bank, Farmington Hills	7,888,735,000
43	Comerica Bank-Detroit	7,561,148,000
46	Manufacturers National Bank, Detroit	6,946,034,000
152	Old Kent Bank & Trust Co., Grand Rapids	2,568,095,000
182	First of America Bank-Southeast Michigan NA, Detroit	2,392,939,000
259	Security Bank & Trust Co., Southgate	1,298,274,000
299	NBD Grand Rapids NA	1,091,944,000
	Minnesota	
32	First Bank NA, Minneapolis	9,104,370,000
67	Norwest Bank Minnesota NA, Minneapolis	5,654,443,000
261	Marquette Bank Minneapolis NA	1,266,837,000
	Mississippi	
137	Deposit Guaranty National Bank, Jackson	2,945,751,000
151	Trustmark National Bank, Jackson	2,571,454,000
265	Sunburst Bank, Grenada	1,256,754,000
272	Bank of Mississippi, Tupelo	1,238,825,000
	Missouri	
79	Boatmen's National Bank, St. Louis	5,080,552,000
132	Mercantile Bank NA, Clayton	3,066,659,000
176	Boatmen's First National Bank, Kansas City	2,232,669,000
185	Commerce Bank of St. Louis NA, Clayton	1,956,465,000
230	Mercantile Bank, Kansas City	1,675,921,000
222	United Missouri Bank of Kansas City NA	1,672,228,000
265	Commerce Bank of Kansas City NA	1,334,364,000
271	Mark Twain Bank, Ladue	1,239,906,000

Top 300 U.S. Commercial Banks

Listed geographically in deposit-size order within states

		Deposits 12/31/89
	Nebraska	
260	Norwest Bank Nebraska NA, Omaha	1,295,915,000
274	First National Bank, Omaha	1,230,621,000
293	FirsTier Bank NA, Omaha	1,122,917,000
	Nevada	
130	First Interstate Bank of Nevada NA, Reno	3,106,743,000
165	Valley Bank of Nevada, Las Vegas	2,367,526,000
	New Hampshire	
236	Fleet Bank-NH, Nashua	1,566,432,000
300	First Deposit National Bank, Tilton	1,084,636,000
	New Jersey	
33	First Fidelity Bank NA, Newark	8,615,504,000
40	Midlantic National Bank, Newark	7,791,480,000
93	National Westminster Bank NJ, Jersey City	4,209,994,000
97	Chemical Bank New Jersey NA, Morristown	4,024,524,000
104	UJB/Heckensack	3,669,538,000
110	National Community Bank, Rutherford	3,550,851,000
126	Midlantic National Bank/North, West Paterson	3,181,582,000
142	Citizens First National Bank, Ridgewood	2,743,388,000
180	First Fidelity Bank NA/North Jersey, Totowa	2,158,066,000
182	New Jersey National Bank, Pennington	2,121,265,000
202	National State Bank, Elizabeth	1,902,775,000
208	First Fidelity Bank NA, Burlington Twp.	1,825,687,000
210	United Jersey Bank Central NA, Princeton	1,780,089,000
213	Trust Company of New Jersey, Jersey City	1,704,052,000
214	First National Bank, Toms River	1,703,047,000
230	Valley National Bank, Passaic	1,586,994,000
248	Summit Trust Co.	1,392,449,000
258	Central Jersey Bank & Trust Co., Freehold	1,300,081,000
288	First Nat'l Bank of Central Jersey, Bridgewater Twp	1,251,194,000
	New Mexico	
245	Sunwest Bank of Albuquerque NA	1,428,159,000
	New York	
1	Citibank NA, New York	111,487,000,000
3	Chase Manhattan Bank NA, New York	61,720,245,000
4	Manufacturers Hanover Trust Co., New York	42,736,000,000
5	Morgan Guaranty Trust Co., New York	40,953,451,000
8	Bank of New York	34,411,451,000
9	Chemical Bank, New York	32,312,000,000
10	Bankers Trust Co., New York	27,879,571,000
15	Marine Midland Bank NA, Buffalo	18,021,665,000
18	Republic National Bank, New York	14,250,340,000
19	National Westminster Bank USA, New York	12,740,471,000
63	Bank of Tokyo Trust Co., New York	5,805,020,000
89	European American Bank, New York	4,607,572,000
89	Israel Discount Bank, New York	4,404,126,000
95	Chase Lincoln First Bank NA, Rochester	4,105,545,000
96	Norstar Bank of Upstate NY, Albany	4,040,677,000
99	Citibank (New York State), Perinton	3,958,060,000
118	Norstar Bank NA, Buffalo	3,329,666,000
124	Industrial Bank of Japan Trust Co., New York	3,199,148,000
133	Bank Leumi Trust Co., New York	3,056,650,000
134	Manufacturers & Traders Trust Co., Buffalo	3,023,335,000
143	Barclays Bank of New York NA	2,703,620,000
158	Fuji Bank & Trust Co., New York	2,414,405,000
167	Norstar Bank, Melville	2,331,419,000
177	Key Bank NA, Albany	2,237,541,000
196	Key Bank of Central New York NA, Syracuse	1,944,289,000
197	United States Trust Co., New York	1,941,095,000
232	Daiwa Bank Trust Co., New York	1,585,135,000
249	IBJ Schroder Bank & Trust Co., New York	1,390,817,000
268	First American Bank of New York	1,250,258,000
287	Amalgamated Bank, New York	1,156,470,000
	North Carolina	
23	Wachovia Bank & Trust Co. NA, Winston-Salem	11,344,443,000
24	NCNB National Bank of North Carolina, Charlotte	10,585,048,000
25	First Union National Bank, Charlotte	10,507,659,000
103	Branch Banking & Trust Co., Wilson	3,731,838,000
122	First-Citizens Bank & Trust Co., Raleigh	3,239,040,000
184	Southern National Bank, Lumberton	2,090,430,000
188	United Carolina Bank, Whiteville	2,027,757,000
234	Central Carolina Bank & Trust Co. NA, Durham	1,575,041,000
	Ohio	
46	Ameritrust Co. NA, Cleveland	7,072,134,000
53	Huntington National Bank, Columbus	6,566,863,000
58	Society National Bank, Cleveland	6,280,633,000
70	National City Bank, Cleveland	5,526,397,000
91	BancOhio National Bank, Columbus	4,241,084,000
120	Bank One Columbus NA	3,262,049,000
136	Fifth Third Bank, Cincinnati	2,986,153,000
144	Central Trust Co. NA, Cincinnati	2,703,551,000
145	Society Bank & Trust, Toledo	2,674,870,000
159	Star Bank NA, Cincinnati	2,410,707,000
198	Bank One Dayton NA	1,940,749,000
211	First National Bank, Akron	1,716,105,000
215	Society Bank NA, Dayton	1,698,668,000
225	Provident Bank, Cincinnati	1,641,879,000
240	Bank One Cleveland NA	1,506,233,000
295	Bank One Akron NA	1,117,399,000
	Oklahoma	
216	Bank of Oklahoma NA, Tulsa	1,697,079,000

		Deposits 12/31/89
	Oregon	
47	United States National Bank, Portland	6,394,001,000
78	First Interstate Bank of Oregon NA, Portland	5,132,209,000
283	Key Bank of Oregon, Portland	1,164,297,000
	Pennsylvania	
17	Mellon Bank NA, Pittsburgh	15,022,808,000
26	Pittsburgh National Bank	10,263,540,000
39	Meridian Bank, Reading	8,394,187,000
44	Philadelphia National Bank	7,261,814,000
50	Fidelity Bank NA, Philadelphia	6,919,305,000
56	Provident National Bank, Philadelphia	5,692,972,000
60	First Pennsylvania Bank NA, Philadelphia	4,933,350,000
112	Mellon Bank (East) NA, Philadelphia	3,502,200,000
113	Continental Bank, Norristown	3,477,584,000
154	Equibank, Pittsburgh	2,530,316,000
171	Hamilton Bank, Lancaster	2,290,285,000
173	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,283,011,000
191	Union National Bank, Pittsburgh	1,999,075,000
193	First Eastern Bank NA, Wilkes-Barre	1,989,748,000
201	Dauphin Deposit Bank & Trust Co., Harrisburg	1,918,777,000
219	Merchants Bank NA, Allentown	1,680,080,156
275	Commonwealth National Bank, Harrisburg	1,215,016,000
281	Marine Bank, Warren	1,178,273,000
296	United Penn Bank, Wilkes-Barre	1,111,411,000
	Puerto Rico	
81	Banco Popular de Puerto Rico, San Juan	4,926,304,000
147	Banco de Ponce	2,637,914,000
199	Banco Santander Puerto Rico, Hato Rey	1,939,109,000
267	Banco Central Corp., Hato Rey	1,250,796,000
	Rhode Island	
59	Fleet National Bank, Providence	6,111,457,000
157	Rhode Island Hospital Trust National Bank, Providence	2,417,841,000
278	Bank of New England-Old Colony NA, Providence	1,191,244,000
	South Carolina	
85	South Carolina National Bank, Columbia	4,667,966,000
125	Citizens & Southern National Bank, Charleston	3,184,061,000
163	NCNB South Carolina, Columbia	2,383,450,000
	South Dakota	
148	Citibank (South Dakota) NA, Sioux Falls	2,630,307,000
229	Norwest Bank South Dakota NA, Sioux Falls	1,637,675,000
	Tennessee	
83	First Tennessee Bank NA, Memphis	4,764,950,000
119	Sovran Bank/Central South, Nashville	3,303,192,000
175	First American National Bank, Nashville	2,269,813,000
188	Union Planters National Bank, Memphis	2,035,930,000
192	Third National Bank, Nashville	1,993,183,000
251	Dominion Bank of Middle Tennessee, Nashville	1,353,367,000
263	National Bank of Commerce, Memphis	1,279,000,000
279	First American National Bank, Knoxville	1,191,106,000
	Texas	
12	NCNB Texas National Bank, Dallas	25,623,428,000
34	Banc One, Texas NA, Dallas	8,525,136,000
55	Texas Commerce Bank NA, Houston	6,416,672,000
62	First Interstate Bank of Texas NA, Houston	5,861,036,000
82	First City, Texas-Houston NA	4,843,074,000
101	Team Bank NA, Fort Worth (a)	3,780,218,000
172	Frost National Bank, San Antonio	2,283,030,000
181	First City, Texas-Dallas	2,140,872,000
204	Texas Commerce Bank Dallas NA	1,894,148,000
284	Laredo National Bank	1,162,271,000
	Utah	
158	First Security Bank of Utah NA, Salt Lake City	2,504,707,000
194	Zions First National Bank, Salt Lake City	1,981,894,000
	Virginia	
27	Sovran Bank NA, Richmond	10,193,846,000
42	Crestar Bank, Richmond	7,631,619,000
77	Signet Bank/Virginia, Richmond	5,204,778,000
94	Central Fidelity Bank, Richmond	4,142,504,000
127	Dominion Bank NA, Roanoke	3,145,300,000
128	First American Bank of Virginia, McLean	3,136,873,000
205	First Virginia Bank, Falls Church	1,871,455,000
270	Jefferson National Bank, Charlottesville	1,240,749,000
	Washington	
28	Seattle-First National Bank	9,680,869,000
54	Security Pacific Bank Washington, Seattle	6,439,119,000
98	U.S. Bank of Washington NA, Seattle	3,985,400,000
129	First Interstate Bank of Washington NA, Seattle	3,117,392,000
166	Puget Sound National Bank, Tacoma	2,359,113,000
	Wisconsin	
150	First Wisconsin National Bank, Milwaukee	2,576,607,000
190	Bank One Milwaukee NA	1,999,796,000
208	M & I Marshall & Ilsley Bank, Milwaukee	1,863,470,000
298	First Bank NA, Milwaukee	1,097,825,000

Top 300 Commercial Banks in the United States

In order of total assets December 31, 1989, compared with December 31, 1988

Rank 12/31/89		Assets 12/31/89	12/31/88	Rank 12/31/88	Gain
1	Citibank NA, New York	161,988,000,000	150,241,000,000	1	
2	Bank of America NT&SA, San Francisco	86,712,000,000	82,912,000,000	2	
3	Chase Manhattan Bank NA, New York	83,807,666,000	77,542,498,000	3	
4	Morgan Guaranty Trust Co., New York	64,707,226,000	71,227,778,000	4	
5	Manufacturers Hanover Trust Co., New York	54,740,000,000	54,210,000,000	6	+1
6	Security Pacific National Bank, Los Angeles	54,313,683,000	48,920,495,000	8	+2
7	Bankers Trust Co., New York	51,113,127,000	55,349,881,000	5	
8	Bank of New York	46,361,809,000	22,614,229,000	14	+6
9	Wells Fargo Bank NA, San Francisco	45,555,858,000	43,732,080,000	9	
10	Chemical Bank, New York	45,512,000,000	50,933,000,000	7	
11	First National Bank, Chicago	36,410,165,000	35,172,664,000	10	
12	NCNB Texas National Bank, Dallas	33,748,419,000	25,573,596,000	13	+1
13	First National Bank, Boston	30,000,100,000	26,182,108,000	12	
14	Continental Bank NA, Chicago	29,358,018,000	30,571,113,000	11	
15	Mellon Bank NA, Pittsburgh	22,697,193,000	22,154,559,000	15	
16	Marine Midland Bank NA, Buffalo, N.Y.	21,546,713,000	20,987,400,000	17	+1
17	First Interstate Bank of California, Los Angeles	21,228,507,000	20,489,545,000	18	+1
18	Republic National Bank, New York	21,030,950,000	20,153,084,000	19	+1
19	NCNB National Bank of North Carolina, Charlotte	20,443,391,000	16,741,026,000	22	+3
20	Pittsburgh National Bank	17,151,513,000	16,793,779,000	21	+1
21	National Bank of Detroit	17,014,841,000	15,459,413,000	24	+3
22	First Union National Bank, Charlotte, N.C.	16,767,084,000	15,061,529,000	25	+3
23	Southeast Bank NA, Miami	15,966,390,000	13,782,545,000	28	+5
24	Union Bank, San Francisco	15,375,629,000	15,010,277,000	26	+2
25	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	15,143,871,000	13,584,304,000	29	+4
26	National Westminster Bank USA, New York	14,531,012,000	13,286,323,000	31	+5
27	Bank of New England NA, Boston	14,292,636,000	15,564,083,000	23	
28	Sovran Bank NA, Richmond	13,815,734,000	12,412,914,000	32	+4
29	First Bank NA, Minneapolis	12,702,725,000	14,982,414,000	27	
30	Connecticut National Bank, Hartford	12,471,078,000	12,182,456,000	33	+3
31	Citizens & Southern National Bank, Atlanta	12,441,682,000	11,461,816,000	35	+4
32	First Fidelity Bank NA, Newark, N.J.	12,342,949,000	11,178,081,000	36	+4
33	Seattle-First National Bank	12,332,648,000	10,834,350,000	37	+4
34	Banc One, Texas NA, Dallas (a)	12,271,581,000	6,556,056,000	72	+ 38
35	NCNB National Bank of Florida, Tampa	11,876,828,000	9,645,879,000	42	+7
36	Texas Commerce Bank NA, Houston	11,625,807,000	11,651,575,000	34	
37	Citibank (South Dakota) NA, Sioux Falls	11,142,112,000	13,557,319,000	30	
38	Boston Safe Deposit & Trust Co.	10,771,670,000	17,517,376,000	20	
39	United States National Bank, Portland, Ore.	10,263,310,000	8,524,105,000	51	+ 12
40	Crestar Bank, Richmond	10,190,113,000	9,367,784,000	43	+3
41	State Street Bank & Trust Co., Boston	10,101,462,000	8,543,089,000	50	+9
42	Meridian Bank, Reading, Pa.	10,100,927,000	7,909,881,000	59	+ 17
43	Comerica Bank-Detroit	10,097,839,000	8,782,806,000	49	+6
44	Philadelphia National Bank	10,038,832,000	10,395,009,000	38	
45	Harris Trust & Savings Bank, Chicago	9,969,430,000	9,209,202,000	45	
46	Michigan National Bank, Farmington Hills	9,853,367,000	9,296,202,000	44	
47	Midlantic National Bank, Newark, N.J.	9,818,182,000	5,712,781,000	86	+ 39
48	Connecticut Bank & Trust Co. NA, Hartford	9,735,030,000	9,916,178,000	41	
49	First National Bank, Providence, R.I.	9,701,134,000	7,948,879,000	57	+8
50	Maryland National Bank, Baltimore	9,487,848,000	9,017,583,000	47	
51	Fidelity Bank NA, Philadelphia	9,475,294,000	10,242,852,000	39	
52	Valley National Bank, Phoenix	9,391,928,000	10,187,118,000	40	
53	Chase Manhattan Bank (USA) NA, Wilmington, Del.	9,387,758,000	6,816,276,000	69	+ 16
54	Shawmut Bank NA, Boston	9,270,551,000	8,869,586,000	48	
55	First Union National Bank of Florida, Jacksonville	9,180,518,000	9,139,431,000	46	
56	Signet Bank/Virginia, Richmond	8,934,256,000	7,480,047,000	64	+8
57	AmeriTrust Co. NA, Cleveland	8,923,360,000	8,429,749,000	53	
58	Huntington National Bank, Columbus, Ohio	8,899,567,000	7,691,567,000	62	+4
59	American Express Centurion Bank, Newark, Del.	8,754,152,000	8,005,567,000	55	
60	Manufacturers National Bank, Detroit	8,678,071,000	7,818,327,000	60	
61	Northern Trust Co., Chicago	8,634,500,000	8,061,840,000	54	
62	Norwest Bank Minnesota NA, Minneapolis	8,512,834,000	8,479,295,000	52	
63	First National Bank, Atlanta	8,493,590,000	7,947,463,000	58	
64	Provident National Bank, Philadelphia	8,322,387,000	7,977,681,000	56	
65	Bank of Tokyo Trust Co., New York	8,239,421,000	6,945,732,000	67	+2
66	National City Bank, Cleveland	8,209,006,000	7,622,497,000	63	
67	Society National Bank, Cleveland	8,130,642,000	6,086,826,000	80	+ 13
68	Security Pacific Bank Washington, Seattle	8,073,701,000	7,105,063,000	66	
69	Bank of Hawaii, Honolulu	8,016,497,000	6,367,581,000	77	+8
70	Bank of California NA, San Francisco	7,897,834,000	6,932,653,000	68	
71	Florida National Bank, Jacksonville	7,830,325,000	7,761,996,000	61	
72	Boatmen's National Bank, St. Louis	7,808,409,000	4,334,179,000	110	+ 36
73	First City, Texas-Houston NA	7,622,619,000	6,296,958,000	78	+5
74	AmSouth Bank NA, Birmingham, Ala.	7,557,555,000	7,339,014,000	65	
75	Greenwood Trust Co., New Castle, Del.	7,050,646,000	6,474,888,000	73	
76	Citibank (Nevada) NA, Las Vegas (a)	7,044,688,000	5,794,941,000	83	+7
77	Seniwa Bank California, San Francisco	6,918,322,000	6,427,937,000	75	
78	First Interstate Bank of Arizona NA, Phoenix	6,754,000,000	6,669,515,000	71	
79	Riggs National Bank, Washington, D.C.	6,691,634,000	6,467,526,000	74	
80	First Pennsylvania Bank NA, Philadelphia	6,555,086,000	6,376,335,000	76	
81	Hibernia National Bank, New Orleans	6,525,987,000	5,783,052,000	84	+3
82	Chase Lincoln First Bank NA, Rochester, N.Y.	6,444,770,000	6,287,099,000	79	
83	First National Bank of Maryland, Baltimore	6,367,057,000	5,677,562,000	87	+4
84	First Interstate Bank of Texas NA, Houston	6,345,285,000	6,722,364,000	70	
85	First Interstate Bank of Oregon NA, Portland	6,333,899,000	5,835,425,000	82	
86	Trust Company Bank, Atlanta	6,312,806,000	5,965,614,000	81	
87	Citizens & Southern National Bank, Fort Lauderdale, Fla.	6,209,080,000	5,302,580,000	94	+7
88	First Tennessee Bank NA, Memphis	6,142,997,000	5,733,432,000	85	
89	Barnett Bank of South Florida NA, Miami	6,108,748,066	5,599,186,000	89	
90	South Carolina National Bank, Columbia	6,074,409,000	5,480,373,000	90	
91	Banco Popular de Puerto Rico, San Juan	5,923,309,000	5,661,394,000	88	
92	American Security Bank NA, Washington, D.C.	5,915,463,000	5,382,288,000	92	
93	BancOhio National Bank, Columbus	5,910,859,000	5,131,435,000	98	+5
94	Citibank (New York State), Parkiton	5,719,941,000	5,461,042,000	91	
95	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	5,659,249,000	5,133,890,000	97	+2
96	Industrial Bank of Japan Trust Co., New York	5,575,039,000	4,747,502,000	104	+8
97	First Florida Bank NA, Tampa	5,570,790,000	5,104,894,000	100	+3
98	Central Fidelity Bank, Richmond	5,433,351,000	4,826,668,000	103	+5
99	First Alabama Bank, Montgomery	5,398,038,000	5,115,298,000	99	
100	European American Bank, New York	5,293,279,000	5,335,141,000	93	

Data Sources: American Banker questionnaire, Federal regulatory report of condition for December 31, 1989, and various state banking departments. Assets for 1989 may not be comparable with assets reported for 1988 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **(a)**— Bank was formed on 3/29/89, as a bridge bank via various agreements with the FDIC. Data for prior periods are for the former MBank Dallas NA, the largest of the 20 MCorp bank affiliates merged to form the bank. N.A. — Not available. **(a)**— Data for Dec. 31, 1989, were not available. Therefore, Sept. 30, 1989 data were used.

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Top 300 Commercial Banks in the United States

In order of total assets December 31, 1989, compared with December 31, 1988

Rank 12/31/89		Assets 12/31/89	12/31/88	Rank 12/31/88	Gain
101	UJB/Hackensack, N.J.	5,277,948,000	4,332,093,000	111	+ 10
102	U.S. Bank of Washington NA, Seattle	5,091,369,000	4,093,077,000	116	+ 14
103	National Westminster Bank NJ, Jersey City, N.J.	5,071,749,000	5,148,803,000	96	
104	NCNB South Caroline, Columbia	5,025,504,000	3,556,512,000	139	+ 35
105	INB National Bank, Indianapolis	4,960,730,000	4,914,945,000	101	
106	FCC National Bank, Wilmington, Del.	4,943,849,000	3,224,442,000	155	+ 49
107	Morgan Bank (Delaware), Wilmington	4,900,310,000	3,229,693,000	154	+ 47
108	Equitable Bank NA, Baltimore	4,824,998,000	4,643,873,000	105	
109	Israel Discount Bank, New York	4,776,924,000	4,310,499,000	112	+3
110	First Hawaiian Bank, Honolulu	4,765,425,000	3,970,072,000	122	+ 12
111	Dominion Bank NA, Roanoke, Va.	4,753,899,000	4,403,948,000	108	
112	Chemical Bank New Jersey NA, Morristown	4,704,576,000	1,968,756,000	220	+108
113	City National Bank, Beverly Hills	4,695,685,000	4,295,645,000	113	
114	Mellon Bank (East) NA, Philadelphia	4,670,096,000	4,590,202,000	106	
115	Norstar Bank of Upstate NY, Albany	4,542,627,000	4,480,378,000	107	
116	First Union National Bank, Atlanta	4,508,899,000	4,161,750,000	114	
117	American National Bank & Trust Co., Chicago	4,492,976,000	4,135,111,000	115	
118	Branch Banking & Trust Co., Wilson, N.C.	4,456,943,000	4,065,078,000	120	+2
119	Sumitomo Bank of California, San Francisco	4,400,655,000	3,718,885,000	133	+ 14
120	Continental Bank, Norristown, Pa.	4,373,021,000	3,903,435,000	126	+6
121	Sun Bank NA, Orlando, Fla.	4,326,301,000	3,937,904,000	123	+2
122	First National Bank, Louisville, Ky.	4,303,960,000	4,353,393,000	109	
123	Fuji Bank & Trust Co., New York	4,291,061,000	4,910,091,000	102	
124	Mercantile Bank NA, Clayton, Mo.	4,264,659,000	3,915,781,000	124	
125	Bank One Columbus NA, Ohio	4,247,840,000	4,065,281,000	117	
126	Central Bank of the South, Birmingham, Ala.	4,236,285,000	3,889,690,000	128	+2
127	Premier Bank NA, Baton Rouge, La.	4,230,700,000	4,067,211,000	119	
128	Security Pacific Bank Arizona, Phoenix	4,228,792,000	5,292,791,000	95	
129	Sovran Bank/Maryland, Bethesda, Md.	4,171,579,000	3,993,149,000	121	
130	Bank One Indianapolis NA	4,123,294,000	4,060,091,000	118	
131	Fifth Third Bank, Cincinnati	4,105,360,000	3,564,240,000	137	+6
132	Bank South NA, Atlanta	4,072,434,000	3,882,068,000	129	
133	Manufacturers & Traders Trust Co., Buffalo, N.Y.	4,044,705,000	3,855,814,000	130	
134	National Community Bank, Rutherford, N.J.	4,022,772,000	3,614,415,575	134	
135	Sovran Bank/Central South, Nashville, Tenn.	3,995,337,000	3,221,329,000	156	+ 21
136	Central Trust Co. NA, Cincinnati	3,973,481,000	3,511,236,000	140	+4
137	BayBank Middlesex, Burlington, Mass.	3,972,210,000	3,904,671,000	125	
138	Citizens & Southern National Bank, Charleston, S.C.	3,938,167,000	3,732,422,000	132	
139	Norstar Bank NA, Buffalo, N.Y.	3,899,913,000	3,891,972,000	127	
140	First American Bank of Virginia, McLean	3,861,848,000	3,568,710,000	136	
141	Bank of New York (Delaware), Wilmington	3,859,017,000	3,294,913,000	149	+8
142	First Interstate Bank of Nevada NA, Reno	3,857,809,000	3,466,040,000	142	
143	Signet Bank/Maryland, Baltimore	3,788,142,000	3,486,205,000	141	
144	Midlantic National Bank/North, West Paterson, N.J.	3,772,322,000	3,285,289,000	151	+7
145	Deposit Guaranty National Bank, Jackson, Miss.	3,728,679,000	3,556,611,000	138	
146	Wilmington Trust Co., Del.	3,702,878,000	2,982,145,000	165	+ 19
147	First-Citizens Bank & Trust Co., Raleigh, N.C.	3,678,959,000	3,396,196,000	145	
148	First Wisconsin National Bank, Milwaukee	3,669,265,000	3,570,769,000	135	
149	First Interstate Bank of Washington NA, Seattle	3,642,129,000	3,288,401,000	150	+1
150	Team Bank NA, Fort Worth, Tex. (a,e)	3,633,833,000	2,311,588,000	196	+ 46
151	Merchants National Bank & Trust Co., Indianapolis	3,632,032,000	3,336,776,000	147	
152	Union Trust Co., Stamford, Conn.	3,487,926,000	3,402,175,000	144	
153	SouthTrust Bank of Alabama NA, Birmingham	3,473,260,000	3,113,604,000	160	+7
154	First Security Bank of Utah NA, Salt Lake City	3,411,723,000	3,018,662,000	162	+8
155	Bank Leumi Trust Co., New York	3,348,375,000	3,129,940,000	159	+4
156	Barclays Bank of New York NA	3,339,696,000	3,136,265,000	158	+2
157	Bank of Baltimore	3,319,182,000	3,202,221,000	157	
158	West One Bank Idaho, NA, Boise	3,258,625,000	3,002,192,000	164	+6
159	Old Kent Bank & Trust Co., Grand Rapids, Mich.	3,238,265,000	3,259,086,000	153	
160	Star Bank NA, Cincinnati	3,146,184,000	3,030,652,000	161	+1
161	Society Bank & Trust, Toledo, Ohio	3,131,824,000	3,769,682,000	131	
162	Trustmark National Bank, Jackson, Miss.	3,101,804,000	2,890,721,859	167	+5
163	IBJ Schroder Bank & Trust Co., New York	3,074,761,000	3,424,308,000	143	
164	Citizens First National Bank, Ridgewood, N.J.	3,060,705,000	2,662,627,000	177	+ 13
165	First American National Bank, Nashville, Tenn. (b)	3,047,923,000	3,272,427,000	152	
166	Boatmen's First National Bank, Kansas City, Mo.	3,033,435,000	2,290,342,000	200	+ 34
167	Equibank, Pittsburgh	3,021,923,000	2,652,629,000	178	+ 11
168	First National Bank of Commerce, New Orleans	3,020,945,000	2,692,182,000	174	+6
169	Exchange National Bank, Chicago	3,016,449,000	2,593,598,000	180	+ 11
170	Rhode Island Hospital Trust National Bank, Providence	2,965,676,000	3,003,179,000	163	
171	Banco de Ponce, P.R.	2,947,020,000	2,745,756,396	170	
172	Imperial Bank, Los Angeles	2,914,163,000	2,390,809,000	191	+ 19
173	Valley Bank of Nevada, Las Vegas	2,881,101,000	2,361,111,000	192	+ 19
174	United Bank of Denver NA	2,870,804,000	2,740,911,000	171	
175	Citibank (Arizona), Phoenix	2,859,249,000	2,816,042,000	166	
176	Whitney National Bank, New Orleans	2,727,479,000	2,745,857,000	169	
177	Hamilton Bank, Lancaster, Pa.	2,727,436,000	2,718,769,000	173	
178	M & I Marshall & Ilsley Bank, Milwaukee	2,692,580,000	2,630,136,000	179	+1
179	Frost National Bank, San Antonio, Tex.	2,686,184,000	2,352,508,000	193	+ 14
180	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,681,999,000	2,480,877,000	185	+5
181	Bank of Boston Connecticut, Waterbury	2,666,417,000	2,680,336,000	176	
182	Puget Sound National Bank, Tacoma, Wash.	2,655,180,000	2,124,540,000	210	+ 28
183	First of America Bank-Southeast Michigan NA, Detroit	2,634,659,000	2,557,293,000	182	
184	First Fidelity Bank NA/North Jersey, Totowa, N.J.	2,627,863,000	2,293,982,000	199	+ 15
185	Citytrust, Bridgeport, Conn.	2,626,458,000	2,589,519,000	181	
186	Key Bank NA, Albany, N.Y.	2,624,120,000	2,417,336,000	188	+2
187	Norstar Bank, Melville, N.Y.	2,623,176,000	2,502,461,000	183	
188	Third National Bank, Nashville, Tenn.	2,618,347,000	2,736,555,000	172	
189	Barnett Bank of Central Florida NA, Orlando	2,602,270,000	2,261,272,000	201	+ 12
190	First City, Texas-Dallas	2,589,122,000	2,296,766,000	198	+8
191	Union Planters National Bank, Memphis, Tenn.	2,584,207,000	2,688,932,000	175	
192	Bank One Milwaukee NA	2,573,590,000	1,828,787,000	237	+ 45
193	Liberty National Bank & Trust Co., Louisville, Ky.	2,559,270,000	2,306,162,000	197	+4
194	Key Bank of Central New York NA, Syracuse	2,516,249,000	2,400,031,000	190	
195	Southern National Bank, Lumberton, N.C.	2,502,824,000	2,246,448,000	202	+7
196	Zions First National Bank, Salt Lake City, Utah	2,500,694,000	2,442,930,000	187	
197	Dekva Bank Trust Co., New York	2,491,302,000	2,132,168,000	209	+ 12
198	New Jersey National Bank, Pennington	2,428,007,000	2,346,203,000	194	
199	Bankers Trust (Delaware), Wilmington	2,404,019,000	2,338,844,000	195	
200	Bank One Dayton NA, Ohio	2,397,804,000	2,167,583,000	205	+3

Data Sources: American Banker questionnaire, Federal regulatory report of condition for December 31, 1989, and various state banking departments. Assets for 1989 may not be comparable with assets reported for 1988 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. (a)— Bank was formed by the FDIC on 7/21/89, as a bridge bank. Data for prior periods are for the former Texas American Bank/Fort Worth NA, the largest of the 24 Texas American Bancshares bank affiliates merged to form the bank.(b)— On Jan. 1, 1990, the bank merged eight affiliate banks of its parent, First American Corp. (e)— Data for Dec. 31, 1989, were not available. Therefore, Sept. 30, 1989 data were used.

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Top 300 Commercial Banks in the United States

In order of total assets December 31, 1989, compared with December 31, 1988

Rank 12/31/89		Assets 12/31/89	12/31/88	Rank 12/31/88	Gain
201	United States Trust Co., New York	2,397,223,000	2,941,514,000	166	
202	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	2,387,576,000	2,490,797,000	184	
203	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	2,375,491,000	2,155,086,000	206	+3
204	United Bank & Trust Co., Hartford, Conn.	2,332,842,000	2,166,596,000	204	
205	Union National Bank, Pittsburgh	2,296,402,000	2,464,725,000	186	
206	First Eastern Bank NA, Wilkes-Barre, Pa.	2,295,695,000	2,075,889,000	211	+5
207	MBNA America Bank, NA, Newark, Del.	2,281,181,000	1,764,288,000	244	+ 37
208	First Fidelity Bank NA, Burlington Twp., N.J.	2,251,966,000	2,045,843,000	213	+5
209	Marine Midland Bank (Delaware) NA, Wilmington	2,250,055,000	2,067,723,000	212	+3
210	United Carolina Bank, Whiteville, N.C.	2,241,907,000	2,031,791,000	215	+5
211	Citibank (Maryland) NA, Towson	2,200,593,000	1,382,013,000	291	+ 80
212	National State Bank, Elizabeth, N.J.	2,193,000,000	2,134,490,000	207	
213	Commerce Bank of St. Louis NA, Clayton, Mo.	2,192,532,000	1,958,268,000	224	+ 11
214	Banco Santander Puerto Rico, Hato Rey	2,171,418,000	1,876,260,000	232	+ 18
215	Sun Bank/Miami NA	2,152,796,000	2,133,275,000	208	
216	First Virginia Bank, Falls Church	2,149,094,000	1,991,642,000	219	+3
217	Sun Bank/South Florida NA, Fort Lauderdale	2,145,086,000	1,965,908,000	223	+6
218	Norwest Bank South Dakota NA, Sioux Falls	2,141,456,000	1,831,253,000	236	+ 18
219	National Bank of Alaska, Anchorage	2,130,404,000	1,636,895,000	257	+ 38
220	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	2,129,152,000	1,999,574,000	218	
221	Citizens Bank of Maryland, Laurel	2,105,353,000	1,774,477,000	243	+ 22
222	United Missouri Bank of Kansas City NA	2,102,358,000	1,899,684,000	231	+9
223	First Security Bank of Idaho NA, Boise	2,095,378,000	1,776,973,000	241	+ 18
224	Provident Bank, Cincinnati	2,094,884,000	1,944,696,000	225	+1
225	Texas Commerce Bank Dallas NA	2,090,567,000	1,970,192,000	221	
226	Bank of Delaware, Wilmington	2,083,287,000	1,905,940,000	230	+4
227	Citibank (Delaware), New Castle	2,051,967,000	1,459,930,000	275	+ 48
228	United Jersey Bank Central NA, Princeton, N.J.	2,028,105,000	1,860,189,000	234	+6
229	First American Bank NA, Washington, D.C.	2,027,253,000	1,926,611,000	228	
230	First National Bank, Akron, Ohio	2,024,465,000	1,933,240,000	227	
231	Barnett Bank of Jacksonville NA, Fla.	1,997,847,000	1,784,228,000	240	+9
232	First National Bank, Toms River, N.J.	1,976,973,000	1,924,751,000	229	
233	Society Bank NA, Dayton, Ohio	1,973,134,000	1,942,888,000	226	
234	Merrill Lynch Bank & Trust Co., Plainsboro, N.J.	1,964,977,000	1,784,811,000	239	+5
235	Bank of Oklahoma NA, Tulsa	1,957,735,000	1,712,208,000	246	+ 11
236	Merchants Bank NA, Allentown, Pa.	1,956,494,010	1,831,296,793	235	
237	Manufacturers Hanover Bank (Delaware), Wilmington	1,916,379,000	2,163,869,000	205	
238	Bank of the West, San Francisco	1,912,098,000	1,683,433,000	249	+ 11
239	Fleet Bank-NH, Nashua	1,890,011,000	969,087,000	377	+138
240	National Bank of Washington, Washington, D.C.	1,884,642,000	1,967,460,000	222	
241	Sunwest Bank of Albuquerque NA, N.M.	1,853,902,000	1,805,014,000	238	
242	Trust Company of New Jersey, Jersey City	1,845,911,000	1,655,532,000	253	+ 11
243	First American Bank of Georgia NA, Atlanta	1,845,043,000	1,721,424,000	245	+2
244	Merchants Bank, Kansas City, Mo.	1,836,352,000	1,648,930,000	254	+ 10
245	National, New York	1,836,051,000	1,250,632,000	319	+ 74
246	First Interstate Bank of Denver NA	1,825,592,000	2,028,480,000	216	
247	Fleet Bank of Maine, Portland	1,823,762,000	1,861,893,000	233	
248	Household Bank NA, Salinas, Calif.	1,814,274,000	1,225,881,000	326	+ 80
249	Custodial Trust Co., Trenton, N.J.	1,812,087,000	1,646,789,000	255	+6
250	Summit Bank, Fort Wayne, Ind.	1,810,424,000	1,693,237,000	247	
251	Valley National Bank, Passaic, N.J.	1,809,049,000	1,686,021,000	248	
252	Bank One Cleveland NA	1,778,419,000	1,774,510,000	242	
253	Central Carolina Bank & Trust Co. NA, Durham, N.C.	1,777,523,000	1,618,974,000	259	+6
254	BayBank Norfolk County Trust Co., Dedham, Mass.	1,776,362,000	1,620,122,000	258	+4
255	Marine Bank, Warren, Pa.	1,766,426,000	1,675,667,000	251	
256	Casco Northern Bank NA, Portland, Me.	1,765,822,000	1,599,699,000	262	+6
257	Shawmut Arlington Trust Co., Lawrence, Mass.	1,761,214,000	2,008,195,000	217	
258	Barnett Bank of Southwest Florida, Sarasota	1,757,141,000	1,672,513,000	252	
259	Key Bank of Maine, Augusta	1,754,305,000	1,681,080,000	250	
260	Mercantile-Safe Deposit & Trust Co., Baltimore	1,743,136,000	1,582,219,000	264	+4
261	Commerce Bank of Kansas City NA, Mo.	1,737,560,000	1,516,217,000	268	+7
262	Bank of New England-West NA, Springfield, Mass.	1,682,104,000	2,037,721,000	214	
263	Bank of New England North, Lowell, Mass. (a)	1,655,625,000	624,811,000		
264	Davenport Bank & Trust Co., Iowa	1,654,624,035	1,643,389,242	256	
265	Dominion Bank of Middle Tennessee, Nashville	1,649,345,000	1,535,010,000	266	+1
266	Banco Central Corp., Hato Rey, P.R.	1,647,600,000	1,473,920,000	274	+8
267	Marquette Bank Minneapolis NA	1,645,613,000	1,455,787,000	276	+9
268	National Bank of Commerce, Memphis, Tenn.	1,632,720,000	1,482,655,000	273	+5
269	First American Bank of New York	1,615,826,000	1,381,762,000	292	+ 23
270	Norwest Bank Des Moines NA, Iowa	1,592,699,000	1,390,099,000	288	+ 18
271	Amalgamated Bank, New York	1,574,721,000	1,574,287,000	265	
272	Bank IV Wichita NA, Kan.	1,574,363,000	1,514,259,000	269	
273	Corestates Bank of Delaware NA, Wilmington	1,568,871,000	1,197,193,000	333	+ 60
274	First Bank NA, Milwaukee	1,551,203,000	1,510,579,000	270	
275	Summit Trust Co., N.J.	1,535,590,000	1,372,548,000	294	+ 19
276	Shawmut Worcester County Bank NA, Worcester, Mass.	1,531,364,000	1,503,472,000	271	
277	First American Bank of Maryland, Silver Spring	1,530,522,000	1,369,668,000	295	+ 18
278	Norwest Bank Nebraska NA, Omaha	1,521,080,000	1,500,401,000	272	
279	Central Jersey Bank & Trust Co., Freehold, N.J.	1,514,060,000	1,386,741,000	289	+ 10
280	Colorado National Bank, Denver	1,504,834,000	1,408,171,000	282	+2
281	Barnett Bank of Tampa NA, Fla.	1,498,029,000	1,450,517,000	278	
282	First USA Bank, Wilmington, Del.	1,496,606,000	1,523,350,000	267	
283	Bank of New England South NA, Brockton, Mass. (a)	1,487,986,000	698,486,000		
284	Chemical Bank (Delaware), Wilmington	1,481,623,000	1,035,610,000	363	+ 79
285	Sunburst Bank, Grenada, Miss.	1,478,527,000	1,402,504,000	286	
286	San Diego Trust & Savings Bank, Calif.	1,474,915,000	1,381,295,000	293	+7
287	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	1,471,723,000	1,341,596,000	300	+ 13
288	First Security Nat'l Bank & Trust Co., Lexington, Ky.	1,469,804,000	1,348,051,000	298	+ 10
289	BayBank Harvard Trust Co., Cambridge, Mass.	1,466,346,000	1,429,737,000	280	
290	First Union National Bank, Greenville, S.C.	1,465,686,000	1,383,087,000	290	
291	Commonwealth National Bank, Harrisburg, Pa.	1,461,600,000	1,405,746,000	283	
292	First National Bank, Albuquerque, N.M.	1,456,541,000	1,336,636,000	301	+9
293	First American National Bank, Knoxville, Tenn.	1,431,157,000	1,455,194,000	277	
294	Massachusetts Co., Inc., Boston	1,428,241,000	1,410,904,000	281	
295	Security Pacific Bank Oregon, Portland	1,425,821,000	1,226,892,000	327	+ 32
296	Mark Twain Bank, Ladue, Mo.	1,422,469,000	1,352,941,000	297	+1
297	Citibank (Florida) NA, Miami	1,418,082,000			
298	Security Bank & Trust Co., Southgate, Mich.	1,415,358,000	1,329,796,000	302	+4
299	Bank of Mississippi, Tupelo	1,413,142,000	1,293,674,000	309	+ 10
300	LaSalle National Bank, Chicago	1,408,570,000	1,367,225,000	296	

Data Sources: American Banker questionnaire, Federal regulatory report of condition for December 31, 1989, and various state banking departments. Assets for 1989 may not be comparable with assets reported for 1988 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **(a)**— Bank was merged into Bank of New England NA, Boston, on Feb. 9, 1990. **(b)**— Data for Dec. 31, 1989, were not available. Therefore, Sept. 30, 1989 data were used.

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Summary Statistics

The 10 Largest Deposit Gains

	(Dollar Amounts in Millions)	Deposits 12/31/89	Deposits 12/31/88	Percent Increase	Rank Rank
1	Bank of New England North, Lowell, Mass.	1,655.3	497.2	233	224
2	Team Bank NA, Fort Worth, Tex. (s)	3,780.2	1,591.2	138	101
3	Chemical Bank New Jersey NA, Morristown	4,024.5	1,698.2	137	97
4	Bank of New England South NA, Brockton, Mass.	1,412.8	622.0	127	246
5	Banc One, Texas NA, Dallas	8,525.1	4,033.8	111	34
6	Bank of New York	34,411.5	16,805.9	105	8
7	Fleet Bank-NH, Nashua	1,568.4	789.8	98	236
8	Midlantic National Bank, Newark, N.J.	7,791.5	4,056.3	87	40
9	Bank One Milwaukee NA	1,999.8	1,246.8	60	180
10	Boatmen's National Bank, St. Louis	5,080.6	3,180.4	60	79

The 10 Largest Deposit Declines

	(Dollar Amounts in Millions)	Deposits 12/31/89	Deposits 12/31/88	Percent Decrease	Rank Rank
1	Boston Safe Deposit & Trust Co.	7,782.3	15,464.3	49.69	41
2	Fuji Bank & Trust Co., New York	2,414.4	3,232.8	25.32	166
3	United States Trust Co., New York	1,941.1	2,495.5	22.21	197
4	Mitsui Manufacturers Bank, Los Angeles	1,177.8	1,447.0	18.61	282
5	Bankers Trust Co., New York	27,879.6	33,261.4	16.18	10
6	Bank of New England NA, Boston	9,208.8	10,904.0	15.56	31
7	First Bank NA, Minneapolis	9,104.4	10,674.6	14.71	32
8	Security Pacific Bank Arizona, Phoenix	3,619.8	4,208.6	13.99	107
9	Bank of New York (Delaware), Wilmington	1,453.3	1,681.3	13.60	244
10	Manufacturers Hanover Bank (Delaware), Wilmington	1,462.3	1,688.6	13.40	242

State Totals of the Top 300 Commercial Banks

No. of Banks		Total Deposits	No. of Banks		Total Deposits	No. of Banks		Total Deposits
5	Alabama	16,918,068,000	4	Kentucky	9,784,274,000	16	Ohio	53,327,474,000
1	Alaska	1,682,878,000	4	Louisiana	13,879,728,000	1	Oklahoma	1,697,079,000
4	Arizona	20,411,501,000	4	Maine	5,648,773,000	3	Oregon	13,280,507,000
14	California	205,832,842,000	10	Maryland	29,989,617,000	19	Pennsylvania	83,663,752,198
2	Colorado	3,115,261,000	14	Massachusetts	85,389,526,000	4	Puerto Rico	10,754,123,000
8	Connecticut	25,902,430,000	8	Michigan	42,035,302,000	3	Rhode Island	9,720,542,000
10	Delaware	23,929,718,000	3	Minnesota	16,045,650,000	3	South Carolina	10,235,477,000
4	District of Columbia	13,059,681,000	4	Mississippi	8,012,784,000	2	South Dakota	4,267,982,000
17	Florida	69,784,957,130	8	Missouri	18,258,784,000	5	Tennessee	18,210,541,000
6	Georgia	26,745,506,000	3	Nebraska	3,649,453,000	10	Texas	62,549,887,000
2	Hawaii	11,262,534,000	3	Nevada	5,474,269,000	2	Utah	4,466,401,000
2	Idaho	4,010,323,000	3	New Hampshire	2,851,068,000	8	Virginia	36,567,124,000
7	Illinois	63,562,356,000	19	New Jersey	56,512,580,000	5	Washington	25,571,693,000
8	Indiana	12,511,302,000	1	New Mexico	1,428,159,000	4	Wisconsin	7,537,698,000
1	Iowa	1,245,008,000	30	New York	454,997,342,000			
1	Kansas	1,203,400,000	8	North Carolina	45,101,256,000		Top 300 Banks	$1,620,816,240,286

Comparison of Commercial Banks' Deposit Totals

By Groups, as of December 31, 1988, Compared with Previous Years

U.S. Banks' Deposits	12/31/89	12/31/88	12/31/87	12/31/86	12/31/75	12/31/70	12/31/60
Top 10	501,854,661,000	486,361,427,000	473,603,973,000	420,907,391,000	256,052,629,037	126,185,417,703	75,405,204,346
Top 25	741,084,213,000	708,593,719,000	653,889,100,000	565,575,179,816	340,247,013,573	176,216,290,596	107,256,073,094
Top 50	947,053,125,000	907,964,250,000	804,291,688,000	659,490,311,939	399,981,899,789	213,986,458,681	132,296,837,137
Top 100	1,208,007,133,130	1,148,769,932,000	984,858,340,412	759,730,492,036	461,006,495,233	255,693,371,152	160,782,537,286
Top 200	1,478,323,097,130	1,400,299,954,855	1,175,306,238,835	864,298,820,563	528,354,528,436	300,370,439,621	191,534,427,136
Top 300	1,620,816,240,286	1,535,850,444,161	1,282,211,865,264	923,193,028,707	566,136,236,170	324,308,997,030	208,192,426,631
All Other Banks	927,201,759,714	895,936,565,839[P]	836,564,134,736	560,244,671,432	352,998,401,789	204,973,915,888	131,970,379,501
All Banks	2,548,018,000,000	2,431,699,000,000[P]	2,117,776,000,000	1,483,437,800,139	919,134,639,959	529,282,912,716	340,162,808,132
Number of Banks[1]	12,706	13,122[P]	14,404	14,783	14,629	13,886	13,804

Data Sources: Deposit data for the top 300 banks are from the American Banker survey. Deposit data for all (FDIC-insured) banks are from the Federal Deposit Insurance Corp., Washington, D.C. The data for 12/31/89 are preliminary. (1)— Prior to 1985, the count included both insured and uninsured. The counts for 1986-1989 are for FDIC-insured commercial banks only. (P)— Revised.

Equity Capital at Top 300 Banks

Dec. 31, 1989, compared with Dec. 31, 1988

	12/31/89	12/31/88	% Chg.
Top 10 Banks	32,666,120,000	34,204,547,000	- 4.5
Top 100 Banks	83,859,221,738	82,752,225,000	+ 1.3
Second 100 Banks	21,993,494,059	20,613,484,461	+ 6.7
Third 100 Banks	11,612,121,100	10,948,012,812	+ 6.1
Total for Top 300 Banks	117,464,836,897	114,313,722,273	+ 2.8
Total for All Banks	205,547,000,000	196,524,000,000[P]	+ 4.6

Data Sources: Top 300 banks are from the American Banker. Data for all banks are from the FDIC, and the FDIC data for 12/31/89 are preliminary. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. In addition, for large banks, equity capital includes the cumulative foreign currency translation adjustments. The 1989 figures are for the top 300 banks in deposits on 12/31/89. The 1988 figures are for the top 300 banks in deposits on 12/31/88. (P)— Revised.

Top 300 Banks in Assets

Dec. 31, 1989, compared with Dec. 31, 1988

	12/31/89	12/31/88	% Chg.
Top 10 Banks	694,811,389,000	670,241,396,000	+ 3.7
Top 100 Banks	1,675,193,408,086	1,582,352,814,000	+ 5.9
Second 100 Banks	358,230,100,000	332,266,843,830	+ 7.8
Third 100 Banks	181,846,121,045	171,826,436,035	+ 5.8
Total for Top 300 Banks	2,215,259,629,111	2,086,446,093,865	+ 6.2
Total for All Banks	3,299,028,000,000	3,130,882,000,000	+ 5.4

Deposit-Taking Institutions

Total deposits in 1989 compared with 1988 (dollar amounts in billions)

Type of Institution		Number of Institutions	Total Deposits
Commercial banks – FDIC insured	12/31/89	12,706	$2,548.0
	12/31/88	13,122	2,431.7
	Change 1988-1989	-416	+ 4.8%
SAIF-insured savings institutions	12/31/89	2,878[1]	$945.9
	12/31/88	2,949	971.7
	Change 1988-1989	-71	- 2.7%
BIF-insured savings banks	12/31/89	489[2]	$223.9
	12/31/88	492[3]	220.9
	Change 1988-1989	-3	+ 1.4%
Credit unions	12/31/89	14,884	$184.8
	12/31/88	15,032	179.4
	Change 1988-1989	-148	+ 3.0%
All deposit-taking institutions	12/31/89	30,957	$3,902.5
	12/31/88	31,595	3,802.7
	Change 1988-1989	-638	+ 2.9%

Compiled by American Banker. All data for 12/31/89 are preliminary and subject to revision. Data sources: Data for FDIC-insured commercial banks are provided by the Federal Deposit Insurance Corp., Washington, D.C. The number of banks includes nationally chartered banks, state member banks of the Federal Reserve System, and state nonmember banks. (Non-FDIC insured banks are not included.) Data for SAIF-insured savings institutions are from the Office of Thrift Supervision, Washington, D.C. SAIF— Savings Association Insurance Fund— was formerly the Federal Savings and Loan Insurance Corp. (FSLIC). SAIF was created under the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, or FIRREA. Data for BIF-insured savings banks provided by the FDIC. BIF— Bank Insurance Fund— was created under FIRREA. Data for credit unions provided by Credit Union National Association, Madison, Wisconsin. (1)— Includes 261 thrifts in conservatorship. (2)— Includes $80.0 billion in deposits of thrifts in conservatorship. (3)— The 1989 total includes 469 state-chartered savings banks and 20 federally-chartered BIF-insured institutions. (4)— The 1988 total includes 471 state-chartered savings banks and 21 federally-chartered BIF-insured institutions.

Acquisitions, Name and Location Changes

Bank and thrift acquisitions made by top 300 banks in deposits during 1989 (dollar amounts in millions)

Deposit Rank 12/89	Name of Acquiring Bank	Former Name of Bank, or City	Name of Bank/Thrift Acquired	Deposits of Merged Banks	Date of Change
218	**National Bank of Alaska, Anchorage**		Alliance Bank, Anchorage	780.0	Apr. 22
107	**Security Pacific Bank Arizona, Phoenix**	Arizona Bank			Apr. 19
169	**Citibank Arizona, Phoenix**		First Commerce National Bank, Phoenix	23.7	Dec. 8
7	**Wells Fargo Bank NA, San Francisco**		Bank of Paradise, Calif.	53.4	Aug. 1
16	**First Interstate Bank California, Los Angeles**		Bank of Alex Brown, Sacramento, Calif.	300.8	Sep. 1
6	**Security Pacific National Bank, Los Angeles**		Southwest Bank, Vista, Calif.	349.2	Oct. 20
223	**MBNA America Bank, NA, Newark, Del.**	Maryland Bank, NA			Oct. 26
73	**Citizens & Southern Nat'l Bk, Ft. Lauderdale, Fla.**		Citizens & Southern Bank, Tallahassee	102.2	Jan. 1
			Liberty FS&LA, Port Richey, Fla.	88.3	Aug. 11
87	**First Florida Bank NA, Tampa**		First Florida Bank Pasco County NA, Elfers	30.3	Jan. 14
20	**Southeast Bank NA, Miami**		Southeast Bank, Tallahassee	20.2	Mar. 13
			Southeast Bank, Gainesville	47.0	Dec. 30
			Southeast Bank for Savings FSB, Jacksonville	1,044.6	Dec. 30
29	**NCNB National Bank of Florida, Tampa**		Southern Floridabanc FS&LA, Riviera Beach	N.A.	Oct. 7
			Freedom S&LA, Tampa	N.A.	Oct. 14
57	**First National Bank of Atlanta, Ga.**		First Bank & Trust Co., Fayetteville, Ga.	32.7	Sep. 16
49	**Bank of Hawaii, Honolulu**		Bancorp Financial of Hawaii, Honolulu	66.2	Apr. 1
160	**West One Bank Idaho NA, Boise**	Idaho First National Bank			Apr. 7
131	**Bank One NA, Indianapolis**		Bank One, Carmel	23.9	Jan. 1
105	**INB National Bank, Indianapolis**	Indiana National Bank			Apr. 1
			Citizens National Bank of Bedford, Ind.	106.4	Sep. 30
68	**Hibernia National Bank, New Orleans**		National Bank of Bossier City	93.2	Jan. 13
			Louisiana Bank & Trust Co., Shreveport	356.0	Feb. 17
			Livingston Bank, Denham Springs	104.3	Mar. 17
			Evangeline FS&LA, Lafayette	79.3	Aug. 19
			First Savings of Louisianna, FSA	45.5	Sep. 16
			River City FSB, Baton Rouge	106.1	Oct. 7
174	**First National Bank of Commerce, New Orleans**		Elmwood FS&LA, Harahan, La.	47.1	Sep. 9
176	**Whitney National Bank, New Orleans**		Enterprise FS&LA, Marrero, La.	66.2	Sep. 9
217	**Citizens Bank of Maryland, Laurel[1]**	Citizens Bank & Trust Co., Riverdale			July 1
72	**Shawmut Bank NA, Boston**		First Bristol City NB, Taunton, Mass.	368.6	Aug. 11
246	**Bank of New England South NA, Brockton, Mass.[2]**		Bank of New England NA, Boston[2]	737.0	Jan.
224	**Bank of New England North, Lowell, Mass.[3]**		Bank of New England Essex, Peabody	532.7	Aug. 18
21	**National Bank of Detroit**		Wyandotte Savings Bank	348.2	Jan. 1
39	**Michigan National Bank, Farmington Hills**		First State Bank & Trust, Port Lavaca, Tex.	105.4	Aug. 31
43	**Comerica Bank - Detroit**		Dearborn Bank & Trust Co., Mich.	252.2	Dec. 8
32	**First Bank NA, Minneapolis**		Suburban National Bank, Eden Prairie, Minn.	52.2	Mar. 22
261	**Marquette Bank Minneapolis NA**		Marquette Bank Columbia Heights, Minn.	80.7	Sep. 16
			Marquette Bank Lake, Minneapolis	42.6	Sep. 16
			Marquette Bank University NA, Minneapolis	53.3	Sep. 16
151	**Trustmark National Bank, Jackson, Miss.**		First United Bank, Bay Springs	161.1	Mar. 31
196	**Commerce Bank St. Louis NA, Clayton, Mo.**		Commerce Bank Jefferson County NA, Festus	114.4	Jan. 1
79	**Boatmen's National Bank, St. Louis**		Boatman's Bank of Jefferson City, Festus	115.7	Apr. 3
			Boatmen's Bank of O'Fallon	59.1	Apr. 3
			Centerre Bank, NA, St Louis	2,313.6	Apr. 3
178	**Boatmen's First National Bank, Kansas City, Mo.**		Centerre Bank of Kansas City NA	527.8	May 1
132	**Mercantile Bank NA, Clayton, Mo.**	Mercantile Bank of St. Louis, NA			Sep. 29
274	**First National Bank of Omaha, Neb.**		First of Omaha Saving Co., Neb.	64.6	Nov. 22
97	**Chemical Bank NJ NA, Morristown**	Horizon Bank NA			Jan. 1
			Marine National Bank, Wildwood	621.6	Jan. 1
			Princeton Bank	1,418.1	Jan. 1
104	**UJB/Hackensack, N.J.**	United Jersey Bank, Hackensack, N.J.			Apr. 25
			United Jersey Bank Edgewater NA, Englewood Cliffs	145.6	Jan. 21
			United Jersey Bank Woodridge NA	95.6	Apr. 28
40	**Midlantic National Bank, Newark, N.J.**		Midlantic National Bank/South, Mt. Laurel	1,924.5	July 1
			Midlantic National Bank/Merchants, Neptune	1,273.1	July 1
8	**Bank of New York**		Dutchess Bank and Trust Co., Poughkeepsie, N.Y.	224.3	Aug. 4
			Nanuet National Bank, N.Y.	365.0	Aug. 18
			Scarsdale National Bank & Trust Co., N.Y.	429.5	Sep. 9
			Irving Trust Co., New York	15,028.4	Oct. 7
167	**Norstar Bank, Melville, N.Y.**	Norstar Bank, Hempstead, N.Y.			Sep. 18
24	**NCNB National Bank of North Carolina, Charlotte**		Great Atlantic Savings Bank, FSB, Manteo, N.C.	112.3	Sep. 16
184	**Southern National Bank of North Carolina, Lumberton**		American Bank & Trust Co., High Point, N.C.	48.3	Nov. 1
53	**Huntington National Bank, Columbus, Ohio**		Citizens State Bank, Silverton	40.7	May 1
144	**Central Trust Co. NA, Cincinnati**		Citizens Fidelity Ohio NA, Cincinnati	6.4	June 29
56	**Society National Bank, Cleveland**		Society Bank of Eastern Ohio NA, Canton	1,143.5	Sep. 9
145	**Society Bank & Trust, Toledo**	Trustcorp Bank Ohio			Jan. 90
216	**Bank of Oklahoma NA, Tulsa**		American National Bank, Midwest City	46.8	Mar. 25
			Bank of Oklahoma City Plaza, Tulsa	89.5	Oct. 14
			Bank of Oklahoma Lewis Center, Tulsa	104.9	Oct. 14
			Bank of Oklahoma NA, Broken Arrow	18.9	Oct. 14
			Bank of Oklahoma Southwest, Tulsa	21.6	Oct. 14
			Bank of Oklahoma Mercantile Center, Tulsa	93.5	Dec. 1
78	**First Interstate Bank of Oregon, NA, Portland**		Jefferson State Bank, Medford	30.2	May 13
36	**Meridian Bank, Reading, Pa.**		Hill Financial Savings Assn., Red Hill, Pa.	2,090.9	Oct. 14
226	**Norwest Bank South Dakota NA, Sioux Falls**		Norwest Capital Management & Trust Company	0.00	Mar. 31
175	**First American National Bank-Nashville, Tenn.**		First American Bank, Greenback	N.A.	Jan. 31
			First American Bank, Smyrna	N.A.	Jan. 31
119	**Sovran Bank/Central South, Nashville, Tenn.**		Sovran Bank/Clarksville	121.7	Jan. 21
			Sovran Bank Marshall City NA, Lewisburg, Tenn.	76.2	July 15
			Sovran Bank Eastern, Oak Ridge, Tenn.	207.0	Nov. 11
34	**Bank One, Texas, NA, Dallas**	Deposit Insurance Bridge Bank NA			July 5
			MBank Abilene NA	213.2	Mar. 29
			MBank Midcities NA, Arlington	331.4	Mar. 29
			MBank Austin NA	560.1	Mar. 29
			MBank Brenham NA	132.4	Mar. 29
			MBank Corsicana NA	160.8	Mar. 29
			MBank Dallas NA	4,033.8	Mar. 29
			MBank Ft. Worth NA	624.2	Mar. 29
			MBank Greenville NA	152.7	Mar. 29
			MBank Houston NA	2,566.9	Mar. 29
			MBank Denton Co NA, Lewisville	212.3	Mar. 29
			MBank Longview NA	254.7	Mar. 29
			MBank Marshall NA	197.0	Mar. 29
			MBank Odessa NA	298.5	Mar. 29
			MBank Orange NA	144.5	Mar. 29
			MBank Jefferson City NA, Port Arthur	307.3	Mar. 29
			MBank Round Rock NA	162.6	Mar. 29
			MBank Alamo NA, San Antonio	708.2	Mar. 29
			MBank Sherman NA	271.4	Mar. 29
			MBank Wichita Falls NA	155.6	Mar. 29
			MBank The Woodlands NA	450.5	Mar. 29
181	**First City Texas-Dallas**	First City Bank of Dallas			Mar. 31
12	**NCNB Texas National Bank, Dallas**		First State Bank, Abilene	206.6	Feb. 18
			Century S&LA, Beaumont, Texas	85.5	Aug. 19
			American FSB, Austin, Texas	31.1	Sep. 9
			First Capital SA of Texas, Houston	116.3	Sep. 23
			Village SA, Houston	161.5	Sep. 23
			University FSA, Houston	3,668.7	Oct. 14
			Greater Texas Bank Southwest NA, Austin	35.6	Dec. 1

Data sources: American Banker survey data and the Federal Reserve Board's monthly G.4.5 Report. "Changes in Status of Banks and Branches." **Table described:** Banks and thrift institutions acquired by the top 300 banks in deposits, as well as changes in bank title and location, are identified here. The acquiring banks are listed in geographic order, with their respective deposit ranks for December 31, 1989, shown in the left-hand column. Acquired banks and thrifts are listed by date of acquisition. If several acquisitions occur on the same date, banks and thrifts are listed geographically by city, and within a city, alphabetically. **Deposits of merged banks:** for mergers occurring during the first half of 1989 deposits as of 12/31/88 were used, and for mergers occurring in the second half of 1989 deposits as of 6/30/89 were used. N.A.— Not available. (1)— Changed location from Riverdale to Laurel on May 15. (2)— A branch acquisition. The bank purchased 32 branches from Bank of New England NA. This acquisition is not included in the summary statistics appearing on page 28A. (3)— Bank was acquired by Bank of New England NA, Boston on 2/8/90.

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Acquisitions, Name and Location Changes

Bank and thrift acquisitions made by top 300 banks in deposits during 1989 (dollar amounts in millions)

Deposit Rank 12/89	Name of Acquiring Bank	Former Name of Bank, or City	Name of Bank/Thrift Acquired	Deposits of Merged Banks	Date of Change
82	**First City Texas–Houston NA**	First City National Bank of Houston			Mar. 31
55	**Texas Commerce Bank NA, Houston**		Security Bank, Houston	19.2	Feb. 17
172	**Frost National Bank, San Antonio**		Westpoint National Bank, San Antonio	11.0	Feb. 17
			Frost Bank Northern Austin NA	52.7	Mar. 3
			University National Bank, San Antonio, Tex.	22.5	Aug. 4
			First National Bank, Boerne, Tex.	55.8	Oct. 27
101	**Team Bank NA, Fort Worth, Texas**	Texas American Bridge Bank NA, Fort Worth			Sep. 23
			Texas American Bank, Fort Worth	1,354.3	July 21
			Texas American Bank Amarillo NA	207.4	July 21
			Texas American Bank Forum NA, Arlington	64.2	July 21
			Texas American Bank Austin NA	181.6	July 21
			Texas American Bank Breckenridge NA	86.2	July 21
			Texas American Bank-LBJ NA, Dallas	68.5	July 21
			Texas American Bank Prestonwood NA, Dallas	49.5	July 21
			Texas American Bank Dallas NA	262.8	July 21
			Texas American Bank Denison NA	137.1	July 21
			Texas American Bank Duncanville NA	215.7	July 21
			Texas American Bank Farmers Branch NA	47.5	July 21
			Texas American Bank Fredericksburg NA	138.9	July 21
			Texas American Bank Greater Southwest, Grand Prairie	31.5	July 21
			Texas American Bank Galleria NA, Houston	352.8	July 21
			Texas American Bank Levelland NA	179.1	July 21
			Texas American Bank Longview NA	91.4	July 21
			Texas American Bank McKinney NA	167.3	July 21
			Texas American Bank Midland NA	131.7	July 21
			Texas American Bank Plano NA	36.2	July 21
			Texas American Bank Richardson NA	42.4	July 21
			Texas American Bank Southwest NA, Stafford	40.4	July 21
			Texas American Bank Temple NA	70.1	July 21
			Texas American Bank NA, Tyler	139.9	July 21
			Texas American Bank Wichita Falls	64.7	July 21
42	**Crestar Bank, Richmond, Va.**		Mountain National Bank of Clifton, Clifton Forge, Va.	31.0	Sep. 1
129	**First Interstate Bank Washington NA, Seattle**		Bank of Spokane	27.5	Jan. 14
98	**US Bank of Washington NA, Seattle**		Auburn Valley Bank, Auburn	42.4	Mar. 3
			Northwestern Commercial Bank, Bellingham, Wash.	90.3	Feb. 3
28	**Seattle-First National Bank**		American Savings Bank, Tacoma, Wash.	531.5	Dec. 2
190	**Bank One Milwaukee NA**		Bank One Mequon, Wis.	22.7	Nov. 4
			Bank One Waukesha, Wis.	594.7	Nov. 18

Data sources: American Banker survey data and the Federal Reserve Board's monthly G.4.5 Report, "Changes in Status of Banks and Branches." **Table described:** Banks and thrift institutions acquired by the top 300 banks in deposits, as well as changes in bank title and location, are identified here. The acquiring banks are listed in geographic order, with their respective deposit ranks for December 31, 1989, shown in the left-hand column. Acquired banks and thrifts are listed by date of acquisition. If several acquisitions occur on the same date, banks and thrifts are listed geographically by city, and within a city, alphabetically. **Deposits of merged banks:** for mergers occurring during the first half of 1989 deposits as of 12/31/88 were used; and for mergers occurring in the second half of 1989 deposits as of 6/30/89 were used. **N.A.**— Not available.

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Summary Statistics

Geographical Breakdown of Mergers Among Top 300 Banks

(In Millions of Dollars)	Acquiring Banks 1989	Acquiring Banks 1988	Banks Acquired 1989	Banks Acquired 1988	Deposits Acquired 1989	Deposits Acquired 1988
Alabama	0	2	0	3	$0	$493
Alaska	1	0	1	0	780	0
Arizona	1	1	1	1	24	2,033
California	3	5	3	6	703	10,698
Connecticut	0	2	0	4	0	786
Florida	4	6	8	12	1,333	444
Georgia	1	1	1	2	33	117
Hawaii	1	0	1	0	66	0
Indiana	2	2	2	2	130	74
Kansas	0	1	0	2	0	43
Louisiana	3	2	8	8	898	1,891
Maine	0	2	0	4	0	1,490
Maryland	0	1	0	1	0	N.A.
Massachusetts	2	4	2	4	902	1,153
Michigan	3	4	3	15	706	2,317
Minnesota	2	2	4	17	229	1,914
Mississippi	1	1	1	1	161	102
Missouri	4	4	5	11	2,603	630
Nebraska	1	1	1	1	65	57
New Jersey	3	6	6	11	5,479	4,869
New York	1	2	4	2	16,047	581
North Carolina	2	1	2	1	161	N.A.
Ohio	3	2	3	3	1,191	551
Oklahoma	1	0	6	0	375	0
Oregon	1	0	1	0	30	0
Pennsylvania	1	2	1	2	2,091	189
South Dakota	1	0	1	0	0	0
Tennessee	2	4	5	12	405	185
Texas	5	9	56	107	20,671	20,566
Utah	0	1	0	2	0	23
Virginia	1	0	1	0	31	0
Washington	3	3	4	3	691	1,556
Wisconsin	1	1	2	1	617	91
Totals	**54**	**85**	**133**	**138**	**$66,422**	**$64,292**

Table Explained: American Banker follows the bank of charter when banks merge. The surviving bank is the bank whose charter has survived the merger. **Deposits Acquired**: These are the combined total deposits of the banks acquired through merger in the respective states. In calculating the deposits acquired through merger, the most recently available data for the acquired banks are used. When two affiliated banks of a holding company merge under the charter of the smaller bank, American Banker counts the deposits of the smaller bank, to avoid overstating the impact of internal mergers.

Top 10 Banks in Acquired Deposits

(In Millions of Dollars)	Deposits Acquired	Banks Acquired	Deposit Rank
1. **Bank of New York**	$16,047	4	8
2. **Bank One, Texas, NA, Dallas**	11,908	20	34
3. **NCNB Texas National Bank Dallas**	4,305	7	12
4. **Team Bank NA, Fort Worth, Texas**	3,775	20	101
5. **Midlantic National Bank, Newark, NJ**	3,198	2	40
6. **Boatmen's National Bank, St. Louis**	2,488	3	79
7. **Meridian Bank, Reading, PA**	2,091	1	36
8. **Chemical Bank NJ NA, Morristown**	2,040	2	97
9. **Society National Bank, Cleveland**	1,144	1	56
10. **Southeast Bank NA, Miami**	1,112	3	20
Totals for the Top 10	**48,138**	**63**	

Banks and Deposits Acquired Through Merger by Top 300 Banks

(In Billions of Dollars)	Acquiring Banks	Banks Acquired	Deposits Acquired
1989	54	133	$66.4
1988	71	238	54.3
1987	74	243	46.0
1986	65	123	42.9
1985	41	137	16.8
1984	68	130	22.2
1983	56	130	13.5
1982	59	93	11.4
1981	47	110	9.5
1980	36	38	3.4

Top 100 U.S. Banks in Equity Capital

Based on December 31, 1989 Equity Capital, Compared with December 31, 1988 and June 30, 1989

Rank 12/89		EQUITY CAPITAL Total 12/31/89	Total 12/31/88	% Chg.	Rank 12/88	Total 6/30/89	Rank 6/89	Total Assets 12/31/89	Equity Capital/Assets (%) 12/89	12/88	6/89	Deposit Rank 6/89
1	Citibank NA, New York	7,626,000,000	8,168,000,000	-6.61	1	8,178,000,000	1	161,966,000,000	4.71	5.44	5.35	1
2	Bank of America NT&SA, San Francisco	4,414,000,000	3,611,000,000	22.24	4	4,121,000,000	3	86,712,000,000	5.09	4.36	4.75	2
3	Chase Manhattan Bank NA, New York	3,770,846,000	4,372,933,000	- 13.77	2	4,493,266,000	2	83,807,666,000	4.50	5.64	5.48	3
4	Morgan Guaranty Trust Co., New York	2,988,829,000	4,020,073,000	- 25.65	3	4,115,892,000	4	64,707,226,000	4.62	5.64	5.37	4
5	Wells Fargo Bank NA, San Francisco	2,947,135,000	2,576,537,000	14.38	6	2,756,113,000	6	45,555,858,000	6.47	5.89	6.11	8
6	Security Pacific National Bank, Los Angeles	2,653,816,000	2,216,631,000	19.72	9	2,424,637,000	9	54,313,663,000	4.89	4.53	4.33	6
7	Manufacturers Hanover Trust Co., New York	2,524,000,000	2,560,000,000	-1.41	7	2,679,000,000	7	54,740,000,000	4.61	4.72	4.89	5
8	Chemical Bank, New York	2,127,000,000	2,488,000,000	- 14.51	8	2,632,000,000	8	45,512,000,000	4.67	4.88	5.43	7
9	Bank of New York	2,109,304,000	1,204,914,000	75.06	14	1,255,302,000	14	46,361,809,000	4.55	5.33	5.04	12
10	Continental Bank NA, Chicago	1,779,411,000	1,727,145,000	3.03	10	1,869,554,000	10	29,358,018,000	6.06	5.85	5.86	13
11	Republic National Bank, New York	1,533,631,000	1,631,123,000	-5.98	11	1,637,096,000	11	21,030,950,000	7.29	8.09	7.56	19
12	NCNB Texas National Bank, Dallas	1,505,597,000	1,070,177,000	40.69	15	1,191,332,000	15	33,748,419,000	4.46	4.18	4.26	11
13	Bankers Trust Co., New York	1,503,190,000	2,889,133,000	- 47.97	5	2,936,397,000	5	51,113,127,000	2.94	5.22	5.00	9
14	First National Bank, Chicago	1,482,343,000	1,302,240,000	13.83	12	1,475,469,000	12	36,410,165,000	4.07	3.70	3.91	10
15	First National Bank, Boston	1,246,080,000	1,299,784,000	-4.13	13	1,376,152,000	13	30,000,100,000	4.15	4.96	5.21	14
16	First Interstate Bank of California, Los Angeles	1,037,785,000	865,420,000	19.92	20	966,678,000	19	21,228,507,000	4.89	4.22	4.79	16
17	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	1,037,665,000	918,281,000	13.00	18	981,817,000	18	15,143,871,000	6.85	6.76	6.72	22
18	NCNB National Bank of North Carolina, Charlotte	990,818,000	914,710,000	8.32	19	959,719,000	20	20,443,391,000	4.85	5.46	5.56	24
19	Boston Safe Deposit & Trust Co.	979,532,000	1,014,040,000	-3.40	16	1,036,942,000	16	10,771,870,000	9.09	5.79	7.81	26
20	First Union National Bank, Charlotte, N.C.	957,590,000	818,264,000	17.03	24	884,151,000	24	16,767,084,000	5.71	5.43	5.33	31
21	Mellon Bank NA, Pittsburgh	942,497,000	609,809,000	54.56	37	675,811,000	34	22,697,193,000	4.15	2.75	2.91	17
22	Union Bank, San Francisco	928,989,000	819,773,000	13.32	23	876,808,000	25	15,375,829,000	6.04	5.46	5.79	23
23	National Bank of Detroit	915,850,000	849,081,000	7.84	22	867,187,000	23	17,014,841,000	5.38	5.49	5.55	20
24	Sovran Bank NA, Richmond	852,921,000	755,891,000	12.87	26	797,356,000	26	13,815,734,000	6.17	6.09	6.08	27
25	Seattle-First National Bank	838,280,000	633,290,000	32.37	34	715,012,000	31	12,332,648,000	6.80	5.85	6.45	34
26	Citibank (South Dakota) NA, Sioux Falls	816,542,000	800,595,000	1.99	25	950,226,000	21	11,142,112,000	7.33	5.91	8.37	146
27	Marine Midland Bank NA, Buffalo, N.Y.	813,983,000	860,449,000	-5.40	21	920,936,000	22	21,546,713,000	3.78	4.10	4.32	15
28	Citizens & Southern National Bank, Atlanta	813,910,000	737,460,000	10.37	27	782,186,000	27	12,441,682,000	6.54	6.43	6.25	32
29	Citibank (Delaware), New Castle	794,555,000	720,253,000	10.32	29	756,585,000	29	2,051,967,000	38.72	49.33	49.49	...
30	Southeast Bank NA, Miami	782,342,000	587,866,000	33.08	40	634,607,000	38	15,966,390,000	4.90	4.27	4.37	25
31	Pittsburgh National Bank	716,782,000	690,602,000	3.79	31	737,679,000	30	17,151,513,000	4.18	4.11	4.71	29
32	United States National Bank, Portland, Ore.	715,237,000	619,041,000	15.54	36	687,972,000	35	10,263,310,000	6.97	7.26	7.31	48
33	Connecticut National Bank, Hartford	700,966,000	672,820,000	4.18	32	704,533,000	32	12,471,078,000	5.62	5.52	5.78	41
34	Chase Manhattan Bank (USA) NA, Wilmington, Del.	681,163,000	521,414,000	32.56	51	608,676,000	40	9,387,758,000	7.36	7.86	8.89	120
35	Midlantic National Bank, Newark, N.J.	673,944,000	398,647,000	83.81	77	393,005,000	61	9,818,182,000	6.86	6.42	6.12	85
36	NCNB National Bank of Florida, Tampa	658,970,000	591,395,000	11.43	39	595,154,000	42	11,876,828,000	5.55	6.13	5.34	36
37	Michigan National Bank, Farmington Hills	657,160,000	556,886,000	18.01	43	565,847,000	48	9,853,367,000	6.67	5.99	5.90	40
38	Philadelphia National Bank	649,363,000	573,219,000	13.29	42	604,257,000	41	10,038,832,000	6.47	5.51	6.05	43
39	Shawmut Bank NA, Boston	642,667,000	533,725,000	20.41	47	584,072,000	45	9,270,551,000	6.93	6.02	6.18	72
40	State Street Bank & Trust Co., Boston	620,563,000	538,531,000	15.23	46	575,798,000	46	10,101,462,000	6.14	6.30	6.83	78
41	Texas Commerce Bank NA, Houston	618,271,000	631,240,000	-2.05	35	655,231,000	37	11,625,807,000	5.32	5.42	5.87	52
42	First Union National Bank of Florida, Jacksonville	613,000,000	659,340,000	-7.03	33	682,047,000	33	9,180,518,000	6.68	7.21	7.73	44
43	First Fidelity Bank NA, Newark, N.J.	596,962,000	595,246,000	0.29	38	613,119,000	39	12,342,949,000	4.84	5.33	5.46	38
44	Ameritrust Co. NA, Cleveland	585,416,000	531,740,000	11.98	48	594,750,000	43	8,923,380,000	6.67	6.31	7.04	50
45	Crestar Bank, Richmond	581,857,000	497,565,000	18.95	54	551,530,000	51	10,190,113,000	5.81	5.31	5.56	39
46	Fleet National Bank, Providence, R.I.	581,314,000	488,901,000	20.95	55	493,595,000	61	9,701,134,000	6.10	6.15	6.75	60
47	Meridian Bank, Reading, Pa.	580,514,000	510,000,000	13.83	53	521,957,000	55	10,100,927,000	5.75	6.45	6.40	53
48	First National Bank, Atlanta	566,102,000	511,196,000	10.74	52	534,760,000	54	8,493,590,000	6.67	6.43	6.55	58
49	AmSouth Bank NA, Birmingham, Ala.	561,759,000	530,480,000	5.90	49	554,963,000	50	7,557,555,000	7.43	7.23	7.75	83
50	Boatmen's National Bank, St. Louis	548,282,000	293,019,000	87.11	101	537,434,000	53	7,808,409,000	7.02	6.76	6.88	87
51	Harris Trust & Savings Bank, Chicago	542,582,000	545,746,000	-0.58	44	561,542,000	49	9,969,430,000	5.44	5.93	5.68	47
52	Maryland National Bank, Baltimore	537,130,000	487,397,000	10.20	56	520,550,000	56	9,487,848,000	5.66	5.40	5.61	46
53	Huntington National Bank, Columbus, Ohio	536,045,200	466,402,000	14.93	58	499,635,000	58	8,899,567,000	6.02	6.06	5.72	51
54	Trust Company Bank, Atlanta	527,250,000	483,351,000	13.79	59	494,603,000	60	6,312,806,000	8.35	7.77	8.68	106
55	First Bank NA, Minneapolis	517,158,000	690,719,000	- 25.13	30	665,021,000	36	12,702,725,000	4.07	4.61	4.81	30
56	Seawa Bank California, San Francisco	516,002,000	379,371,000	36.02	71	433,691,000	69	6,918,322,000	7.46	5.90	6.47	66
57	Manufacturers National Bank, Detroit	511,226,000	438,329,000	16.63	63	472,652,000	64	8,678,071,000	5.89	5.61	5.36	45
58	Morgan Bank (Delaware), Wilmington	510,357,000	323,925,000	57.55	88	499,138,030	59	4,900,310,000	10.41	10.03	10.27	189
59	Provident National Bank, Philadelphia	510,078,000	451,020,000	13.09	61	487,444,000	62	8,322,387,000	6.13	5.65	6.49	64
60	National Westminster Bank USA, New York	496,547,000	530,175,000	-6.34	50	561,661,000	44	14,531,012,000	3.42	3.99	4.23	21
61	National City Bank, Cleveland	477,793,000	428,136,000	11.60	65	461,030,000	65	8,209,006,000	5.82	5.62	5.94	62
62	Comerica Bank-Detroit	473,431,000	447,886,000	5.70	62	453,689,000	66	10,097,839,000	4.69	5.10	4.99	42
63	Citibank (Nevada) NA, Las Vegas (c)	468,790,000	293,497,000	59.73	100	367,199,000	88	7,044,688,000	6.65	5.06	5.91	...
64	Security Pacific Bank Washington, Seattle	467,854,000	457,752,000	2.21	60	477,754,000	63	8,073,701,000	5.79	6.44	6.42	57
65	First Alabama Bank, Montgomery	463,466,000	434,722,000	6.61	64	448,438,000	67	5,398,036,000	8.59	8.50	8.72	89
66	Society National Bank, Cleveland	456,374,000	356,839,000	27.89	81	356,188,000	89	8,130,642,000	5.61	5.86	5.91	76
67	Greenwood Trust Co., New Castle, Del.	456,205,000	359,073,000	27.05	80	421,795,000	73	7,050,846,000	6.47	5.55	8.07	100
68	Signet Bank/Virginia, Richmond	456,196,000	369,844,000	23.36	76	425,837,000	72	8,934,256,000	5.11	4.94	5.25	69
69	European American Bank, New York	450,563,000	389,227,000	15.76	70	432,102,000	70	5,293,279,000	8.51	7.30	7.93	82
70	Bank of Hawaii, Honolulu	446,180,000	373,190,000	19.56	74	400,222,000	78	8,016,497,000	5.57	5.86	5.89	56
71	Citibank (New York State), Perinton	445,517,000	419,086,000	6.31	66	440,491,000	69	5,719,941,000	7.79	7.67	8.16	102
72	Northern Trust Co., Chicago	442,663,000	365,471,000	21.13	79	398,483,000	79	8,634,500,000	5.13	4.53	4.48	71
73	Valley National Bank, Phoenix	436,916,000	542,170,000	- 19.41	45	519,572,000	57	9,391,926,000	4.65	5.32	5.26	35
74	American Express Centurion Bank, Newark, Del.	436,336,000	371,320,000	17.51	75	401,452,000	77	8,754,152,000	4.98	4.64	4.77	152
75	Norwest Bank Minnesota NA, Minneapolis	424,838,000	406,030,000	4.63	68	372,909,000	85	8,512,834,000	4.99	4.79	4.25	85
76	Bank of California NA, San Francisco	418,623,000	332,004,000	26.09	86	398,325,000	80	7,887,834,000	5.30	4.79	5.09	83
77	Chase Lincoln First Bank NA, Rochester, N.Y.	401,182,000	393,571,000	1.93	69	403,174,000	76	6,444,770,000	6.22	6.26	6.41	93
78	Bank of Tokyo Trust Co., New York	400,362,000	375,513,000	6.62	72	404,186,000	75	8,239,421,000	4.86	5.41	4.98	61
79	First Interstate Bank of Oregon NA, Portland	397,190,000	337,958,000	17.53	84	368,924,000	87	6,333,899,000	6.27	5.79	6.00	75
80	First Florida Bank NA, Tampa	395,266,000	375,001,000	5.41	73	391,901,000	83	5,570,790,000	7.10	7.35	7.47	90
81	South Carolina National Bank, Columbia	391,705,000	322,217,000	21.57	90	372,833,000	86	6,074,409,000	6.45	5.88	6.55	88
82	Fidelity Bank NA, Philadelphia	388,416,000	354,098,000	9.69	82	389,447,000	84	9,475,294,000	4.10	3.46	4.21	49
83	Banco Popular de Puerto Rico, San Juan	375,807,000	334,867,000	12.23	85	363,362,000	90	5,923,309,000	6.34	5.91	6.00	77
84	Citizens & Southern National Bank, Fort Lauderdale, Fla.	375,800,000	366,177,000	2.63	78	392,602,000	82	6,209,090,000	6.05	6.91	6.34	68
85	First National Bank of Maryland, Baltimore	371,492,000	313,426,000	18.21	95	339,463,000	92	6,367,057,000	5.82	5.52	5.66	84
86	First City, Texas-Houston NA	368,834,000	315,577,000	16.81	92	329,229,000	96	7,822,619,000	4.84	5.01	4.85	81
87	Florida National Bank, Jacksonville	358,736,000	479,445,000	- 25.18	57	430,306,000	71	7,830,325,000	4.58	6.18	5.77	54
88	Hibernia National Bank, New Orleans	353,604,000	314,732,000	12.35	94	337,202,000	93	6,525,987,000	5.42	5.44	5.50	70
89	First Tennessee Bank NA, Memphis	349,607,000	346,996,000	0.75	83	336,209,000	94	6,142,917,000	5.69	6.06	5.50	80
90	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	344,933,000	303,269,000	13.74	98	321,393,000	99	5,659,249,000	6.10	5.91	6.04	136
91	BancOhio National Bank, Columbus	339,058,000	319,652,000	6.07	91	334,215,000	95	5,910,659,000	5.74	6.23	6.47	94
92	American Security Bank NA, Washington, D.C.	337,174,000	311,486,000	8.25	96	329,843,000	97	5,915,483,000	5.70	5.79	6.12	92
93	IBJ Schroder Bank & Trust Co., New York	333,419,000	326,823,000	2.02	87	331,544,000	96	3,074,761,000	10.84	9.54	8.43	237
94	Norstar Bank of Upstate NY, Albany	328,566,000	323,583,000	0.92	89	317,896,000	100	4,542,627,000	7.19	7.22	7.58	101
95	INB National Bank, Indianapolis	320,333,000	280,761,000	14.09	102	283,896,000	104	4,980,730,000	6.46	5.71	6.08	108
96	Industrial Bank of Japan Trust Co., New York	318,251,000	232,301,000	37.00	129	245,326,000	133	5,575,039,000	5.71	4.89	5.10	122
97	Barnett Bank of South Florida NA, Miami	317,102,738	303,235,000	4.57	99	317,381,000	101	6,108,748,086	5.19	5.42	5.56	73
98	UJB/Heckensack, N.J.	311,337,000	253,978,000	22.58	116	294,719,000	103	5,277,948,000	5.90	5.86	6.32	107
99	Bank One Indianapolis NA	308,814,000	265,216,000	16.44	111	291,864,000	106	4,123,294,000	7.49	6.50	6.80	130
100	Central Fidelity Bank, Richmond	302,564,000	272,939,000	10.85	105	286,333,000	108	5,433,351,000	5.57	5.66	5.93	96

Data Sources: American Banker questionnaire and Federal regulatory report of condition for Dec. 31 1989.
Equity capital is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks equity capital also includes the cumulative foreign currency translation adjustments.

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Top 100 U.S. Banks in Equity Capital

On December 31, 1989; in geographic order, with primary and total capital

Rank		Equity Capital	Primary Capital	Total Capital	Total Assets	Equity Cap. /Assets	Primary Cap. /Asset	Total Cap. /Assets
	ALABAMA							
49	AmSouth Bank NA, Birmingham	561,759,000	614,486,000	614,486,000	7,557,555,000	7.43	8.13	8.13
65	First Alabama Bank, Montgomery	463,466,000	497,393,000	501,393,000	5,398,038,000	8.59	9.21	9.29
73	Valley National Bank, Phoenix	436,916,000	716,029,000	716,029,000	9,391,928,000	4.65	7.62	7.62
	CALIFORNIA							
2	Bank of America NT&SA, San Francisco	4,414,000,000	8,127,000,000	8,837,000,000	86,712,000,000	5.09	9.37	10.19
5	Wells Fargo Bank NA, San Francisco	2,947,135,000	3,847,270,000	4,595,270,000	45,555,853,000	6.47	8.45	10.09
6	Security Pacific National Bank, Los Angeles	2,653,816,000	3,589,901,000	3,793,106,000	54,313,683,000	4.89	6.61	6.98
16	First Interstate Bank of California, Los Angeles	1,037,785,000	1,495,032,000	1,680,725,000	21,228,507,000	4.89	7.04	7.92
22	Union Bank, San Francisco	928,989,000	1,218,283,000	1,444,937,000	15,375,629,000	6.04	7.92	9.40
56	Sanwa Bank California, San Francisco	516,002,000	555,600,000	556,600,000	6,918,322,000	7.46	8.03	8.07
76	Bank of California NA, San Francisco	418,623,000	581,812,000	891,812,000	7,897,834,000	5.30	7.37	11.29
	CONNECTICUT							
33	Connecticut National Bank, Hartford	700,966,000	891,203,000	895,203,000	12,471,078,000	5.62	7.15	7.18
	DELAWARE							
29	Citibank (Delaware), New Castle	794,555,000	796,476,000	796,476,000	2,051,967,000	38.72	38.82	38.82
34	Chase Manhattan Bank (USA) NA, Wilmington	691,163,000	899,303,000	899,303,000	9,387,758,000	7.36	9.58	9.58
58	Morgan Bank (Delaware), Wilmington	510,357,000	569,873,000	669,873,000	4,900,310,000	10.41	11.63	13.67
67	Greenwood Trust Co., New Castle	456,205,000	673,210,000	673,210,000	7,050,646,000	6.47	9.55	9.55
74	American Express Centurion Bank, Newark	436,336,000	679,012,000	679,012,000	8,754,152,000	4.98	7.76	7.76
	DISTRICT OF COLUMBIA							
92	American Security Bank NA, Washington, D.C.	337,174,000	404,957,000	404,957,000	5,915,463,000	5.70	6.85	6.85
	FLORIDA							
30	Southeast Bank NA, Miami	782,342,000	1,028,753,000	1,029,353,000	15,966,390,000	4.90	6.44	6.45
36	NCNB National Bank of Florida, Tampa	658,970,000	756,200,000	756,200,000	11,876,828,000	5.55	6.37	6.37
42	First Union National Bank of Florida, Jacksonville	613,000,000	587,937,000	622,937,000	9,180,518,000	6.68	6.40	6.79
60	First Florida Bank NA, Tampa	395,286,000	427,389,000	427,389,000	5,570,790,000	7.10	7.67	7.67
84	Citizens & Southern National Bank, Fort Lauderdale	375,800,000	420,614,000	420,959,000	6,209,090,000	6.05	6.77	6.78
87	Florida National Bank, Jacksonville	358,736,000	597,858,000	597,858,000	7,830,325,001	4.58	7.64	7.64
97	Barnett Bank of South Florida NA, Miami	317,102,736	380,271,390	380,271,390	6,108,748,066	5.19	6.23	6.23
	GEORGIA							
28	Citizens & Southern National Bank, Atlanta	813,910,000	927,691,000	961,045,000	12,441,682,000	6.54	7.46	7.72
48	First National Bank, Atlanta	566,102,000	612,748,000	692,748,000	8,493,590,000	6.67	7.21	8.16
54	Trust Company Bank, Atlanta	527,250,000	583,229,000	583,229,000	6,312,806,000	8.35	9.24	9.24
	HAWAII							
70	Bank of Hawaii, Honolulu	446,180,000	524,761,000	524,761,000	6,016,497,000	5.57	6.55	6.55
	ILLINOIS							
10	Continental Bank NA, Chicago	1,779,411,000	2,035,945,000	2,035,945,000	29,358,018,000	6.06	6.93	6.93
14	First National Bank, Chicago	1,482,343,000	2,803,633,000	2,953,633,000	36,410,165,000	4.07	7.70	8.11
51	Harris Trust & Savings Bank, Chicago	542,582,000	729,920,000	729,920,000	9,969,430,000	5.44	7.32	7.32
72	Northern Trust Co., Chicago	442,693,000	572,274,000	597,274,000	8,634,500,000	5.13	6.63	6.92
	INDIANA							
96	INB National Bank, Indianapolis	320,333,000	366,960,000	366,960,000	4,960,730,000	6.46	7.40	7.40
99	Bank One Indianapolis NA	308,814,000	342,179,000	342,179,000	4,123,294,000	7.49	8.30	8.30
	KENTUCKY							
90	Citizens Fidelity Bank & Trust Co., Louisville	344,933,000	388,836,000	388,836,000	5,659,249,000	6.10	6.87	6.87
	LOUISIANA							
88	Hibernia National Bank, New Orleans	353,604,000	399,233,000	406,353,000	6,525,987,000	5.42	6.12	6.23
	MARYLAND							
62	Maryland National Bank, Baltimore	537,130,000	734,353,000	734,353,000	9,487,848,000	5.66	7.74	7.74
85	First National Bank of Maryland, Baltimore	370,492,000	445,603,000	500,603,000	6,367,057,000	5.82	7.00	7.86
	MASSACHUSETTS							
15	First National Bank, Boston	1,246,060,000	1,937,099,000	2,187,099,000	30,000,100,000	4.15	6.46	7.29
19	Boston Safe Deposit & Trust Co.	979,532,000	1,002,131,000	1,002,131,000	10,771,670,000	9.09	9.30	9.30
39	Shawmut Bank NA, Boston	642,667,000	782,876,000	844,694,000	9,270,551,000	6.93	8.44	9.11
40	State Street Bank & Trust Co., Boston	620,563,000	670,838,000	689,049,000	10,101,462,000	6.14	6.64	6.82
	MICHIGAN							
23	National Bank of Detroit	915,650,000	1,035,468,000	1,036,451,000	17,014,841,000	5.38	6.09	6.09
37	Michigan National Bank, Farmington Hills	657,160,000	793,461,000	795,461,000	9,853,367,000	6.67	8.05	8.07
57	Manufacturers National Bank, Detroit	511,226,000	643,133,000	643,133,000	8,678,071,000	5.89	7.41	7.41
82	Comerica Bank-Detroit	473,431,000	686,225,000	715,164,000	10,097,839,000	4.69	6.80	7.08
	MINNESOTA							
55	First Bank NA, Minneapolis	517,158,000	941,134,000	951,384,000	12,702,725,000	4.07	7.41	7.49
75	Norwest Bank Minnesota NA, Minneapolis	424,838,000	514,264,000	549,643,000	8,512,834,000	4.99	6.04	6.46
	MISSOURI							
50	Boatmen's National Bank, St. Louis	548,282,000	608,951,000	608,951,000	7,808,409,000	7.02	7.80	7.80
	NEVADA							
83	Citibank (Nevada) NA, Las Vegas	468,790,000	575,019,000	725,019,000	7,044,686,000	6.65	8.16	10.29

Data Sources: American Banker questionnaire and Federal regulatory report of condition for Dec. 31 1989. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks equity capital also includes the cumulative foreign currency translation adjustments. **Primary capital** is the sum of equity capital plus the allowance for possible loan and lease losses plus mandatory convertible debt plus the minority interest in equity accounts of consolidated subsidiaries minus "goodwill" placed on the books after 4/15/85. **Mandatory convertible debt** is the sum of equity contract notes and equity commitment notes issued prior to 5/15/85. **Total capital** is the sum of primary capital plus secondary capital. **Secondary capital** consists of limited life preferred stock and subordinated notes and debentures (not included in primary capital). **Equity Cap./Assets** is the ratio of yearend 1989 equity capital to yearend 1989 assets. **Primary Cap./Assets** is the ratio of yearend 1989 primary capital to yearend 1989 assets. **Total Cap./Assets** is the ratio of yearend 1989 total capital to yearend 1989 assets. Please note: the primary capital and total capital ratios as calculated by American Banker differ from the ratios calculated by the federal regulatory authorities. The regulators use average assets less the allowance for possible loan and lease losses. American Banker's primary and total capital ratios are generally 5-10 basis points lower than the regulators' ratios.

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Top 100 U.S. Banks in Equity Capital

On December 31, 1989; in geographic order, with primary and total capital

Rank		Equity Capital	Primary Capital	Total Capital	Total Assets	Equity Cap. /Assets	Primary Cap. /Asset	Total Cap. /Assets
	NEW JERSEY							
35	Midlantic National Bank, Newark	673,944,000	908,134,000	910,947,000	9,818,182,000	6.86	9.25	9.28
43	First Fidelity Bank NA, Newark	596,962,000	787,430,000	937,768,000	12,342,949,000	4.84	6.38	7.60
98	UJB/Hackensack	311,337,000	370,036,000	373,998,000	5,277,948,000	5.90	7.01	7.09
	NEW YORK							
1	Citibank NA, New York	7,628,000,000	11,421,000,000	12,171,000,000	161,988,000,000	4.71	7.05	7.51
3	Chase Manhattan Bank NA, New York	3,770,846,000	7,215,690,000	7,234,988,000	83,807,666,000	4.50	8.61	8.63
4	Morgan Guaranty Trust Co., New York	2,988,829,000	6,248,257,000	7,646,974,000	64,707,226,000	4.62	9.66	11.82
7	Manufacturers Hanover Trust Co., New York	2,524,000,000	5,871,000,000	6,271,050,000	54,740,000,000	4.61	10.73	11.46
8	Chemical Bank, New York	2,127,000,000	4,573,000,000	4,883,000,000	45,512,000,000	4.67	10.05	10.73
9	Bank of New York	2,109,304,000	3,368,900,000	3,495,858,000	46,361,809,000	4.55	7.27	7.54
11	Republic National Bank, New York	1,533,631,000	1,795,720,000	1,800,516,000	21,030,950,000	7.29	8.54	8.56
13	Bankers Trust Co., New York	1,503,190,000	4,551,208,000	5,132,570,000	51,113,127,000	2.94	8.90	10.04
27	Marine Midland Bank NA, Buffalo	813,983,000	1,768,289,000	1,868,289,000	21,546,713,000	3.78	8.21	8.67
60	National Westminster Bank USA, New York	496,547,000	997,650,000	997,695,000	14,531,012,000	3.42	6.87	6.87
69	European American Bank, New York	450,563,000	537,601,000	537,601,000	5,293,279,000	8.51	10.16	10.16
71	Citibank (New York State), Perinton	445,517,000	452,871,000	452,871,000	5,719,941,000	7.79	7.92	7.92
77	Chase Lincoln First Bank NA, Rochester	401,182,000	482,564,000	482,564,000	6,444,770,000	6.22	7.49	7.49
78	Bank of Tokyo Trust Co., New York	400,362,000	549,826,000	685,348,000	8,239,421,000	4.86	6.67	8.32
93	IBJ Schroder Bank & Trust Co., New York	333,419,000	244,885,000	244,885,000	3,074,761,000	10.84	7.96	7.96
94	Norstar Bank of Upstate NY, Albany	326,566,000	359,793,000	359,793,000	4,542,627,000	7.19	7.92	7.92
96	Industrial Bank of Japan Trust Co., New York	318,251,000	364,579,000	447,579,000	5,575,039,000	5.71	6.54	8.03
	NORTH CAROLINA							
17	Wachovia Bank & Trust Co. NA, Winston-Salem	1,037,665,000	1,140,483,000	1,145,233,000	15,143,871,000	6.85	7.53	7.56
18	NCNB National Bank of North Carolina, Charlotte	990,818,000	1,111,820,000	1,146,320,000	20,443,391,000	4.85	5.44	5.61
20	First Union National Bank, Charlotte	957,590,000	1,063,716,000	1,128,712,000	16,767,084,000	5.71	6.34	6.73
	OHIO							
44	Ameritrust Co. NA, Cleveland	596,416,000	636,326,000	636,326,000	8,923,360,000	6.67	7.13	7.13
53	Huntington National Bank, Columbus	536,045,000	600,385,000	600,385,000	8,899,567,000	6.02	6.75	6.75
61	National City Bank, Cleveland	477,793,000	573,491,000	573,491,000	8,209,006,000	5.82	6.99	6.99
66	Society National Bank, Cleveland	456,374,000	515,604,000	515,604,000	8,130,642,000	5.61	6.34	6.34
91	BancOhio National Bank, Columbus	339,058,000	415,835,000	415,835,000	5,910,659,000	5.74	7.04	7.04
	OREGON							
32	United States National Bank, Portland	715,237,000	810,469,000	826,174,000	10,263,310,000	6.97	7.90	8.05
79	First Interstate Bank of Oregon NA, Portland	397,190,000	454,943,000	454,943,000	6,333,899,000	6.27	7.18	7.18
	PENNSYLVANIA							
21	Mellon Bank NA, Pittsburgh	942,497,000	1,598,540,000	1,898,540,000	22,697,193,000	4.15	7.04	8.36
31	Pittsburgh National Bank	716,782,000	1,118,271,000	1,163,971,000	17,151,513,000	4.18	6.52	6.79
38	Philadelphia National Bank	649,363,000	722,977,000	814,304,000	10,038,832,000	6.47	7.20	8.11
47	Meridien Bank, Reading	580,514,000	593,551,000	593,551,000	10,100,927,000	5.75	5.88	5.88
59	Provident National Bank, Philadelphia	510,078,000	596,475,000	610,512,000	8,322,387,000	6.13	7.17	7.34
62	Fidelity Bank NA, Philadelphia	388,416,000	548,446,000	632,528,000	9,475,294,000	4.10	5.79	6.68
	PUERTO RICO							
83	Banco Popular de Puerto Rico, San Juan	375,807,000	416,703,000	466,703,000	5,923,309,000	5.34	7.03	7.88
	RHODE ISLAND							
46	Fleet National Bank, Providence	591,314,000	796,268,000	806,268,000	9,701,134,000	6.10	8.21	8.31
	SOUTH CAROLINA							
81	South Carolina National Bank, Columbia	391,705,000	473,012,000	478,502,000	6,074,409,000	6.45	7.79	7.88
	SOUTH DAKOTA							
26	Citibank (South Dakota) NA, Sioux Falls	816,542,000	1,010,727,000	1,435,727,000	11,142,112,000	7.33	9.07	12.89
	TENNESSEE							
89	First Tennessee Bank NA, Memphis	349,607,000	464,730,000	510,470,000	6,142,997,000	5.69	7.56	8.31
	TEXAS							
12	NCNB Texas National Bank, Dallas	1,505,597,000	1,519,642,000	1,821,324,000	33,748,419,000	4.46	4.50	5.40
41	Texas Commerce Bank NA, Houston	618,271,000	963,078,000	998,078,000	11,825,807,000	5.32	8.26	8.59
86	First City, Texas-Houston NA	368,634,000	435,474,000	435,474,000	7,622,619,000	4.84	5.71	5.71
	VIRGINIA							
24	Sovran Bank NA, Richmond	852,921,000	950,162,000	967,270,000	13,815,734,000	6.17	6.88	7.00
45	Crestar Bank, Richmond	591,857,000	773,617,000	773,617,000	10,190,113,000	5.81	7.59	7.59
58	Signet Bank/Virginia, Richmond	456,196,000	588,187,000	588,187,000	8,934,256,000	5.11	6.58	6.58
100	Central Fidelity Bank, Richmond	302,564,000	332,120,000	332,120,000	5,433,351,000	5.57	6.11	6.11
	WASHINGTON							
25	Seattle-First National Bank	838,280,000	1,007,364,000	1,207,364,000	12,332,648,000	6.80	8.17	9.79
84	Security Pacific Bank Washington, Seattle	467,854,000	535,726,000	635,726,000	8,073,701,000	5.79	6.64	7.87

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The Top 200 Banks in Equity Capital

Listed in order of their equity capital-to-assets ratio on December 31, 1989

Rank 12/31/89		Capital-to-Assets Ratio 12/31/89	12/31/88	Rank 12/31/88	Equity Rank
1	Citibank (Delaware), New Castle	38.72	49.33	1	29
2	Canadian Imperial Bank of Commerce (New York)	26.66	20.47	3	192
3	Chemical Bank (Delaware), Wilmington	19.93	20.99	2	102
4	Farmers & Merchants Bank, Long Beach, Calif.	16.15	15.49	5	165
5	Household Bank NA, Salinas, Calif.	16.11	14.52	6	105
6	First National Bank, Anchorage, Alas.	15.77	16.22	4	188
7	Manufacturers Hanover Bank (Delaware), Wilmington	12.74	10.85	9	135
8	Davenport Bank & Trust Co., Iowa	12.39	10.81	10	161
9	Bankers Trust (Delaware), Wilmington	11.53	10.68	11	112
10	First USA Bank, Wilmington, Del.	10.85	10.11	13	199
11	IBJ Schroder Bank & Trust Co., New York	10.84	9.54	17	93
12	Morgan Bank (Delaware), Wilmington	10.41	10.03	14	58
13	Citizens Bank of Maryland, Laurel	9.72	10.65	12	162
14	Citibank (Maryland) NA, Towson	9.49	12.81	7	158
15	First National Bank, Akron, Ohio	9.28	9.19	18	173
16	Boston Safe Deposit & Trust Co.	9.09	5.79	124	19
17	National Bank of Alaska, Anchorage	8.74	9.71	16	174
18	First Alabama Bank, Montgomery	8.59	8.50	19	85
19	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	8.56	7.47	30	163
20	European American Bank, New York	8.51	7.30	33	69
21	Trust Company Bank, Atlanta	8.35	7.77	25	54
22	Marine Midland Bank (Delaware) NA, Wilmington	8.25	7.77	24	175
23	Citibank (Arizona), Phoenix	8.11	11.03	8	145
24	Sun Bank/South Florida NA, Fort Lauderdale	7.83	7.47	31	191
25	Citibank (New York State), Perinton	7.79	7.67	26	71
26	Hamilton Bank, Lancaster, Pa.	7.56	7.80	23	160
27	Bank One Indianapolis NA	7.49	6.50	62	99
28	Third National Bank, Nashville, Tenn.	7.48	6.79	49	168
29	Sanwa Bank California, San Francisco	7.46	5.90	113	56
30	Boatmen's First National Bank, Kansas City, Mo.	7.45	7.84	22	147
31	AmSouth Bank NA, Birmingham, Ala.	7.43	7.23	35	49
32	Star Bank NA, Cincinnati	7.43	7.09	40	143
33	Chase Manhattan Bank (USA) NA, Wilmington, Del.	7.36	7.65	28	34
34	Bank of New York (Delaware), Wilmington	7.33	6.71	53	109
35	Citibank (South Dakota) NA, Sioux Falls	7.33	5.91	110	26
36	Bank One Milwaukee NA	7.30	6.14	89	172
37	United States Trust Co., New York	7.30	5.69	128	184
38	Republic National Bank, New York	7.29	8.09	21	11
39	Daiwa Bank Trust Co., New York	7.25	8.42	20	179
40	Norstar Bank of Upstate NY, Albany	7.19	7.22	37	94
41	Trustmark National Bank, Jackson, Miss.	7.18	7.07	41	149
42	Deposit Guaranty National Bank, Jackson, Miss.	7.14	6.95	43	124
43	First Florida Bank NA, Tampa	7.10	7.35	32	80
44	New Jersey National Bank, Pennington	7.10	6.66	56	186
45	Sovran Bank/Central South, Nashville, Tenn.	7.10	7.05	42	108
46	Whitney National Bank, New Orleans	7.10	10.02	15	170
47	Fifth Third Bank, Cincinnati	7.08	6.69	54	107
48	Boatmen's National Bank, St. Louis	7.02	6.76	50	50
49	United States National Bank, Portland, Ore.	6.97	7.26	34	32
50	Wilmington Trust Co., Del.	6.96	7.65	29	126
51	Bank One Dayton NA, Ohio	6.93	6.65	57	193
52	Shawmut Bank NA, Boston	6.93	6.02	102	39
53	Norstar Bank NA, Buffalo, N.Y.	6.88	6.59	59	120
54	Union Trust Co., Stamford, Conn.	6.88	7.23	36	139
55	Midlantic National Bank, Newark, N.J.	6.86	6.42	73	35
56	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	6.85	6.76	51	17
57	Liberty National Bank & Trust Co., Louisville, Ky.	6.83	6.75	52	185
58	Seattle-First National Bank	6.80	5.85	121	25
59	Rhode Island Hospital Trust National Bank, Providence	6.74	6.09	94	166
60	Midlantic National Bank/North, West Paterson, N.J.	6.70	6.90	45	130
61	First Union National Bank of Florida, Jacksonville	6.68	7.21	38	42
62	Ameritrust Co. NA, Cleveland	6.67	6.31	76	44
63	First National Bank, Atlanta	6.67	6.43	71	48
64	Michigan National Bank, Farmington Hills	6.67	5.99	106	37
65	Citibank (Nevada) NA, Las Vegas (s)	6.65	5.06	171	63
66	First Interstate Bank of Nevada NA, Reno	6.65	6.48	63	127
67	M & I Marshall & Ilsley Bank, Milwaukee	6.65	6.46	66	181
68	Key Bank of Central New York NA, Syracuse	6.57	6.36	74	195
69	Citizens & Southern National Bank, Atlanta	6.54	6.43	70	28
70	First Interstate Bank of Washington NA, Seattle	6.54	6.45	67	140
71	First Wisconsin National Bank, Milwaukee	6.49	6.42	72	141
72	Old Kent Bank & Trust Co., Grand Rapids, Mich.	6.49	6.00	104	157
73	Central Bank of the South, Birmingham, Ala.	6.47	6.54	60	115
74	First Fidelity Bank NA/North Jersey, Totowa, N.J.	6.47	7.15	39	187
75	Greenwood Trust Co., New Castle, Del.	6.47	5.55	141	67
76	Philadelphia National Bank	6.47	5.51	145	36
77	Wells Fargo Bank NA, San Francisco	6.47	5.89	114	5
78	INB National Bank, Indianapolis	6.46	5.71	127	95
79	South Carolina National Bank, Columbia	6.45	5.88	115	81
80	First of America Bank-Southeast Michigan NA, Detroit	6.41	6.48	64	189
81	Security Pacific Bank Arizona, Phoenix	6.38	5.04	172	119
82	Puget Sound National Bank, Tacoma, Wash.	6.36	6.52	61	190
83	Banco Popular de Puerto Rico, San Juan	6.34	5.91	109	83
84	SouthTrust Bank of Alabama NA, Birmingham	6.34	6.60	58	150
85	First American Bank of Virginia, McLean	6.32	6.08	96	134
86	Citizens & Southern National Bank, Charleston, S.C.	6.31	5.68	129	131
87	Sun Bank NA, Orlando, Fla.	6.31	6.34	75	117
88	Continental Bank, Norristown, Pa.	6.30	6.10	93	113
89	First Interstate Bank of Oregon NA, Portland	6.27	5.79	125	79
90	Branch Banking & Trust Co., Wilson, N.C.	6.23	6.18	85	111
91	Chase Lincoln First Bank NA, Rochester, N.Y.	6.22	6.26	78	77
92	First National Bank, Louisville, Ky.	6.22	5.93	107	121
93	Norstar Bank, Melville, N.Y.	6.22	6.13	92	197
94	Bank of Baltimore	6.21	5.99	105	159
95	First Security Bank of Utah NA, Salt Lake City	6.20	6.48	65	155
96	Chemical Bank New Jersey NA, Morristown	6.19	6.03	100	106
97	First-Citizens Bank & Trust Co., Raleigh, N.C.	6.18	6.23	81	146
98	Northeastern Bank of Pennsylvania, Wilkes-Barre	6.17	6.05	99	194
99	Sovran Bank NA, Richmond	6.17	6.09	95	24
100	State Street Bank & Trust Co., Boston	6.14	6.30	77	40

Table described: American Banker has ranked the 200 largest commercial banks in equity capital, calculated their equity capital-to-assets ratio on Dec. 31, 1989, and listed these 200 banks in order of this ratio. **Capital-to-Assets Ratio:** is the equity capital-to-assets ratio on Dec. 31, 1989, and Dec. 31, 1988. **Rank 12/31/88:** is the bank's ratio rank for 1988. **Equity rank:** The bank's equity capital ranking for 1989.

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The Top 200 Banks in Equity Capital

Listed in order of their equity capital-to-assets ratio on December 31, 1989

Rank 12/31/89		Capital-to-Assets Ratio 12/31/89	12/31/88	Rank 12/31/88	Equity Rank
101	Provident National Bank, Philadelphia	6.13	5.65	132	59
102	West One Bank Idaho, NA, Boise	6.13	6.90	46	167
103	United Bank of Denver NA	6.11	6.23	82	183
104	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	6.10	5.91	111	90
105	Equibank, Pittsburgh	6.10	6.24	79	177
106	Fleet National Bank, Providence, R.I.	6.10	6.15	88	46
107	Barclays Bank of New York NA	6.07	5.86	117	164
108	Continental Bank NA, Chicago	6.06	5.65	131	10
109	Citizens & Southern National Bank, Fort Lauderdale, Fla	6.05	6.91	44	84
110	Union Bank, San Francisco	6.04	5.46	148	22
111	Huntington National Bank, Columbus, Ohio	6.02	6.06	97	53
112	Fuji Bank & Trust Co., New York	5.94	5.17	169	129
113	Citizens First National Bank, Ridgewood, N.J.	5.93	5.86	118	178
114	First National Bank of Commerce, New Orleans	5.90	6.14	90	182
115	UJB/Heckensack, N.J.	5.90	5.86	120	98
116	Bank South NA, Atlanta	5.89	5.56	140	138
117	Manufacturers National Bank, Detroit	5.89	5.61	136	57
118	Sovran Bank/Maryland, Bethesda, Md.	5.89	5.58	139	133
119	U.S. Bank of Washington NA, Seattle	5.87	6.21	84	101
120	First National Bank of Maryland, Baltimore	5.82	5.52	143	85
121	National City Bank, Cleveland	5.82	5.62	136	61
122	NCNB South Carolina, Columbia	5.82	6.82	48	104
123	Crestar Bank, Richmond	5.81	5.31	163	45
124	National Westminster Bank NJ, Jersey City, N.J.	5.81	5.45	149	103
125	Security Pacific Bank Washington, Seattle	5.79	6.44	69	64
126	City National Bank, Beverly Hills	5.76	5.30	164	118
127	First Hawaiian Bank, Honolulu	5.76	6.01	103	114
128	Mercantile Bank NA, Clayton, Mo.	5.76	6.88	47	132
129	Meridien Bank, Reading, Pa.	5.75	6.45	68	47
130	BancOhio National Bank, Columbus	5.74	6.23	80	91
131	Bank One Columbus NA, Ohio	5.73	5.61	137	136
132	First Union National Bank, Charlotte, N.C.	5.71	5.43	152	20
133	Industrial Bank of Japan Trust Co., New York	5.71	4.89	179	96
134	American Security Bank NA, Washington, D.C.	5.70	5.79	123	92
135	Signet Bank/Maryland, Baltimore	5.70	5.63	135	153
136	First Tennessee Bank NA, Memphis	5.69	6.05	98	89
137	Equitable Bank NA, Baltimore	5.67	5.81	122	116
138	Maryland National Bank, Baltimore	5.66	5.40	156	52
139	Connecticut National Bank, Hartford	5.62	5.52	142	33
140	Valley Bank of Nevada, Las Vegas	5.62	6.18	87	200
141	Society National Bank, Cleveland	5.61	5.86	119	66
142	Imperial Bank, Los Angeles	5.60	6.03	101	198
143	National Community Bank, Rutherford, N.J.	5.60	5.36	158	148
144	Bank of Hawaii, Honolulu	5.57	5.86	116	70
145	Central Fidelity Bank, Richmond	5.57	5.65	130	100
146	Dominion Bank NA, Roanoke, Va.	5.57	5.26	167	125
147	NCNB National Bank of Florida, Tampa	5.55	6.13	91	36
148	SeyBank Middlesex, Burlington, Mass.	5.49	5.29	165	152
149	Harris Trust & Savings Bank, Chicago	5.44	5.93	108	51
150	Hibernia National Bank, New Orleans	5.42	5.44	151	88
151	FCC National Bank, Wilmington, Del.	5.41	7.67	27	122
152	Manufacturers & Traders Trust Co., Buffalo, N.Y.	5.41	5.28	166	151
153	American National Bank & Trust Co., Chicago	5.40	4.96	174	137
154	National Bank of Detroit	5.38	5.49	146	23
155	Merchants National Bank & Trust Co., Indianapolis	5.37	5.39	157	169
156	Israel Discount Bank, New York	5.35	5.35	159	128
157	Texas Commerce Bank NA, Houston	5.32	5.42	154	41
158	Bank of California NA, San Francisco	5.30	4.79	181	76
159	Central Trust Co. NA, Cincinnati	5.29	5.71	126	156
160	Sumitomo Bank of California, San Francisco	5.29	4.95	177	144
161	First Union National Bank, Atlanta	5.23	5.51	144	142
162	Barnett Bank of South Florida NA, Miami	5.19	5.42	153	97
163	Northern Trust Co., Chicago	5.13	4.53	187	72
164	Signet Bank/Virginia, Richmond	5.11	4.94	178	68
165	Bank of America NT&SA, San Francisco	5.09	4.36	190	2
166	Norwest Bank Minnesota NA, Minneapolis	4.99	4.79	182	75
167	American Express Centurion Bank, Newark, Del.	4.98	4.64	185	74
168	Southeast Bank NA, Miami	4.90	4.27	191	30
169	First Interstate Bank of California, Los Angeles	4.89	4.22	192	16
170	Security Pacific National Bank, Los Angeles	4.89	4.53	188	6
171	Bank of Tokyo Trust Co., New York	4.86	5.41	155	78
172	NCNB National Bank of North Carolina, Charlotte	4.85	5.46	147	18
173	First City, Texas-Houston NA	4.84	5.01	173	86
174	First Fidelity Bank NA, Newark, N.J.	4.84	5.33	161	43
175	Citibank NA, New York	4.71	5.44	150	1
176	Comerica Bank-Detroit	4.69	5.10	170	62
177	Chemical Bank, New York	4.67	4.86	180	8
178	Valley National Bank, Phoenix	4.65	5.32	162	73
179	Morgan Guaranty Trust Co., New York	4.62	5.64	134	4
180	Manufacturers Hanover Trust Co., New York	4.61	4.72	183	7
181	Florida National Bank, Jacksonville	4.58	6.18	86	87
182	Bank of New York	4.55	5.33	160	9
183	Chase Manhattan Bank NA, New York	4.50	5.64	133	3
184	NCNB Texas National Bank, Dallas	4.46	4.18	193	12
185	Premier Bank NA, Baton Rouge, La.	4.36	6.67	55	176
186	Pittsburgh National Bank	4.18	4.11	195	31
187	Riggs National Bank, Washington, D.C.	4.17	4.13	194	110
188	First National Bank, Boston	4.15	4.96	175	15
189	Mellon Bank NA, Pittsburgh	4.15	2.75	200	21
190	Fidelity Bank NA, Philadelphia	4.10	3.46	199	82
191	First Bank NA, Minneapolis	4.07	4.61	186	55
192	First National Bank, Chicago	4.07	3.70	198	14
193	First Interstate Bank of Arizona NA, Phoenix	3.96	6.22	83	123
194	Mellon Bank (East) NA, Philadelphia	3.84	4.46	189	180
195	Marine Midland Bank NA, Buffalo, N.Y.	3.78	4.10	196	27
196	National Westminster Bank USA, New York	3.42	3.99	197	60
197	Bankers Trust Co., New York	2.94	5.22	168	13
198	First Pennsylvania Bank NA, Philadelphia	2.50	4.95	176	196
199	Connecticut Bank & Trust Co. NA, Hartford	1.94	5.90	112	171
200	Bank of New England NA, Boston	1.48	4.65	184	154

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Small Banks Setting ROA Pace

Institutions grouse about rising costs, but profits leave larger competitors in dust

By Yvette D. Kantrow

Community banks face tougher competition from big institutions. And they complain bitterly about the rising cost of complying with regulations. But meanwhile, they continue to outperform the rest of the industry.

The return on assets at the average community bank increased to 1.19% last year, from 1.13% in 1988, according to an *American Banker* survey.

The 1989 return was 34 basis points higher than the average of other banks, whose ROA grew to 0.85% from 0.77%.

In each of the four years of the survey, community banks – defined as those with assets of $50 million to $200 million and owned independently or by a one-bank holding company – outperformed their rivals. In the latest year, 3,604 banks met that definition.

Three Key Factors

Experts attribute the success of community banks to three factors:

* Community banks can offer personalized service that larger institutions cannot match.

* The relationships they build enable them to gauge their customers' creditworthiness accurately.

* The nation's agricultural economy – a major source of business for many community banks – continues to strengthen.

These points have helped the 100 most profitable community banks maintain an impressive average return on assets of 2.23% in 1989, on par with the 2.27% reported in 1988.

In contrast, the most profitable money center – First Chicago Corp. – reported a return on assets of 0.74% in 1989, while the 21 out of 26 superregionals profitable last year had an average return of 0.94%.

Commitment to Customers

Whether their primary business is consumer or corporate lending, many community bankers say it is their commitment to their customers that has enabled them to fend off competition from larger banks that enter their markets and charge less.

"Some [banking] chains will come in and cut rates to get their foot in the door, but they won't stay in the marketplace very long."

"Some of the chains will come in and cut rates to get their foot in the door, but they won't stay in the marketplace very long," said James R. Daniel, president of Friendly Bank in Oklahoma City. "We can compete with that pretty effectively."

David Wierchering, vice president of the $66 million-asset San Benito Bank & Trust Co. in Texas, said, "We don't have to go to Dallas or Houston to get an answer on loans."

That means that the bank can turn around loan approvals faster than its competition – which includes the Texas affiliates of NCNB Corp. and Chemical Banking Corp. – and that customers will come back for more.

Industry Is Shrinking

But even though their lending operations remain strong, community bankers fear that their industry is contracting. According to the Independent Bankers Association of America, there are 12,600 banks in the United States, down from 14,209 at yearend 1986.

Moreover, there are expected to be only 11,000 by yearend 1992, and many that disappear are expected to be small, independent banks.

In addition, the cost of complying with regulation is driving up operating expenses at community banks.

According to a 1989 study by the American Bankers Association, banks typically spend 1% to 4% of their annual net income on regulatory compliance. And the smallest banks are believed to be hit the hardest.

"Staff resources are the burden," said Kathleen Murphy, director of the Community Bankers Council at the ABA. "If a $35 million bank has to spend $35,000 for a compliance officer, that's a lot."

According to the trade group's study, a bank with a staff of 10 needs to devote at least half of one employee's time to compliance issues.

And though community banks typically boast lower overhead than their larger counterparts, their expenses are rising faster. □

The Top 100 U.S. Community Banks

Based on the Return on Average Assets for 1989

Rank 1989		Return On Avg. Assets 1989	Return On Avg. Assets 1988	Return On Avg. Equity 1989	Return On Avg. Equity 1988	Overhead as a % of Assets 1989	Loans as a % of Assets 12/31/89	Total Assets ($mil) 12/31/89	Total Deposits ($mil) 12/31/89	3-Year Deposit Gr. Rate 1986-89	Net Income ($mil) 1989	Net Income ($mil) 1988	Full-time Empl. 12/31/89	Net Inc. Per Empl. ($000) 1989	Net Inc. Per Empl. ($000) 1988
1	Kentucky-Farmers Bank, Catlettsburg	3.52	3.27	14.95	14.26	3.14	44.89	105,149	79,417	16.30	3,545	3,064	62	57	49
2	Pacific Heritage Bank, Torrance, Calif.	3.48	1.29	36.85	18.55	6.26	69.00	107,561	98,122	85.73	2,368	940	54	44	21
3	First State Bank, Dimmitt, Tex.☆	3.38	1.77	40.96	20.66	3.16	56.87	76,489	69,239	32.26	2,321	952	39	60	34
4	Business Bank, Vienna, Va.☆	3.31	2.45	25.59	18.66	5.66	49.58	67,848	57,438	20.94	1,875	1,451	42	45	39
5	First State Bank, Columbus, Tex.	3.02	3.38	13.70	16.60	1.70	18.36	66,523	50,909	9.36	1,947	2,091	16	122	131
6	San Benito Bank & Trust Co., Tex.☆	3.02	0.37	47.33	8.73	3.80	48.24	69,203	63,574	5.56	1,915	244	47	41	5
7	Farmers Savings Bank, Spencer, Ohio	2.91	2.59‡	10.44	12.81‡	1.64	49.78	55,501	39,427	47.56	1,518	952‡	12	127	79‡
8	Key Biscayne Bank & Trust Co., Fla.	2.91	3.18	18.05	20.90	2.00	20.40	112,978	94,051	2.39	3,141	3,403	44	71	76
9	Putnam County National Bank, Carmel, N.Y.	2.74	3.05	14.28	16.47	3.24	45.43	94,531	74,077	18.34	2,628	2,636	50	53	54
10	First Bank, Oak Park, Ill.☆	2.64	2.11	28.15	25.50	5.54	73.10	124,175	109,837	12.95	3,217	2,650	76	42	34
11	Hineaville Bank, Ga.☆	2.61	2.46	20.82	20.23	4.48	59.12	80,689	68,751	21.24	1,981	1,730	63	31	29
12	Lyndonville Savings Bank & Trust Co., Vt.	2.59	2.33	25.14	25.65	1.73	82.86	127,136	113,536	43.46	2,915	2,377	55	53	45
13	Western Community Bank, Corona, Calif.☆	2.54	1.85	23.33	18.63	5.22	70.94	51,558	45,480	45.22	1,109	712	46	24	17
14	Pitkin County Bank & Trust Co., Aspen, Colo.☆	2.49	2.16	34.05	29.53	2.81	73.17	76,980	70,923	70.62	1,528	989	32	48	34
15	Pioneer Trust Bank NA, Salem, Ore.☆	2.46	3.05	15.46	19.90	2.59	26.07	93,476	76,883	19.92	2,054	2,321	49	42	50
16	Bank of Sunset & Trust Co., La.	2.44	2.25	10.54	9.98	1.54	17.37	52,897	40,352	29.33	1,219	1,046	17	72	62
17	McDowell County National Bank, Welch, W.Va.	2.43	2.95	9.97	12.39	1.84	33.39	110,992	82,735	10.06	2,672	3,143	36	74	87
18	Citizens Bank, Delavan, Wis.☆	2.42	2.75	12.87	14.54	1.16	65.70	64,244	48,553	19.30	1,511	1,589	11	137	144
19	National Bank of Stamford, N.Y.	2.41	2.99	11.93	15.43	1.88	42.05	70,824	48,093	16.22	1,686	2,035	26	65	78
20	Western National Bank, Odessa, Tex.☆	2.41	2.07	23.83	19.76	2.79	59.92	78,339	69,976	77.44	1,714	1,202	45	38	28
21	San Gabriel Valley Bank, El Monte, Calif.	2.39	1.44	26.98	20.80	5.31	64.74	50,285	44,997	6.86	1,095	646	49	22	14
22	National Bank of Coxsackie, N.Y.	2.34	2.44	17.44	19.56	2.36	53.72	71,120	60,250	25.54	1,615	1,594	37	44	44
23	Valley Bank, Moreno Valley, Calif.	2.33	1.69	27.68	21.36	5.40	43.96	59,279	53,513	43.85	1,293	805	78	17	12
24	City Bank, Lynnwood, Wash.	2.33	1.60	27.16	20.01	4.53	69.80	185,913	164,345	65.76	3,670	2,139	107	34	20
25	Mechanics National Bank, Paramount, Calif.	2.33	1.57	30.59	21.71	7.89	72.17	192,118	173,760	55.44	3,821	2,107	218	18	10
26	First National Bank, Wyoming, Del.	2.29	2.04	15.73	14.67	2.46	66.46	70,870	59,429	11.39	1,540	1,262	27	57	47
27	Saratoga National Bank, Calif.☆	2.29	1.91	17.25	14.69	4.93	74.57	52,781	45,111	87.83	1,062	770	27	39	37
28	First National Bank, East Lansing, Mich.☆	2.28	2.20	25.94	26.73	2.43	67.63	82,539	73,615	28.65	1,806	1,645	35	52	50
29	Houghton State Bank, Red Oak, Iowa☆	2.26	2.08	24.63	23.81	3.39	59.31	60,704	54,462	-0.39	1,318	1,222	35	38	32
30	Farmers Bank, Windsor, Va.	2.24	2.35	12.82	12.85	2.00	79.08	63,231	51,546	38.48	1,321	1,178	21	63	62
31	Peoples State Bank, Hamtrack, Mich.	2.24	2.29	11.37	11.92	1.71	42.18	135,961	107,056	10.22	2,990	2,906	44	68	63
32	Winona National & Savings Bank, Minn.☆	2.24	2.27	13.47	15.08	1.89	42.80	118,225	94,876	4.68	2,604	2,566	44	59	58
33	First National Bank, Wyoming, Pa.	2.24	1.69	12.23	10.08	1.53	62.81	51,835	41,322	11.24	1,167	870	20	58	41
34	Mid America Bank South, Mankato, Minn.☆	2.22	1.31	24.72	13.37	3.60	50.69	88,877	80,308	94.92	1,284	590	35	37	28
35	Union Bank, Mena, Ark.☆	2.21	1.94	24.71	17.86	2.87	64.08	64,471	58,151	10.75	1,408	1,230	50	28	25
36	Metairie Bank & Trust Co., La.	2.21	1.86	10.46	9.49	2.92	36.43	173,181	133,826	7.11	3,789	3,132	109	35	28
37	Citizens Bank, Fayette, Ala.☆	2.20	2.31	10.76	12.01	1.37	31.46	91,319	71,029	7.40	1,951	1,980	26	75	78
38	Mission Viejo National Bank, Calif.☆	2.20	1.80	34.74	34.58	9.73	47.74	131,553	120,639	161.06	2,377	1,254	105	23	16
39	Union Bank, Morrisville, Vt.☆	2.19	2.34	25.42	28.85	3.00	84.47	112,429	100,512	38.83	2,320	2,235	77	30	31
40	First Security Bank, Searcy, Ark.	2.19	2.06	21.15	18.83	2.19	55.42	133,345	116,415	17.01	2,801	2,473	69	41	37
41	Citizens Bank, Carthage, Tenn.	2.18	2.29	15.65	16.18	1.30	55.30	164,881	136,435	32.17	3,436	3,175	50	69	64
42	Middleburg National Bank, Va.	2.18	2.09	20.24	21.46	2.13	71.44	104,418	92,072	9.47	2,194	2,008	32	69	65
43	Puyallup Valley Bank, Wash.	2.18	1.97	21.52	22.08	3.69	52.49	56,137	50,475	30.25	1,031	872	36	29	26
44	Kilbourn State Bank, Milwaukee	2.17	2.27	12.53	13.50	2.37	51.60	82,163	60,017	21.92	1,683	1,625	27	62	65
45	First National Bank, Clifton Forge, Va.	2.17	1.93	14.86	14.27	1.90	43.21	60,433	50,804	11.00	1,258	1,085	21	60	52
46	McCook National Bank, Neb.☆	2.17	1.54	16.90	13.59	1.92	44.58	93,597	78,428	-9.71	1,960	1,426	36	55	40
47	First Bank & Trust Co. of Illinois, Palatine☆	2.16	2.16	21.26	21.68	3.04	32.19	74,368	66,318	20.73	1,500	1,422	41	37	35
48	Redding Bank of Commerce, Calif.☆	2.16	1.80	23.53	18.51	2.40	75.04	85,461	77,462	80.71	1,616	1,106	29	56	43
49	Peoples Bank of Bullitt Cty., Shepherdsville,Ky.	2.15	2.48	13.50	15.84	2.81	69.67	68,038	73,045	37.35	1,817	1,870	48	38	35
50	Bank of Sun Prairie, Wis.	2.15	2.28	12.50	13.73	2.78	67.23	98,162	80,419	6.79	1,992	1,983	56	36	36
51	Bank of Mountain View, Ark.	2.14	2.43	12.14	14.35	1.94	44.38	54,362	44,455	15.36	1,071	1,116	23	47	47
52	Bank of Southside Virginia, Carson☆	2.14	2.05	17.05	16.79	2.49	62.72	150,311	129,336	28.07	2,982	2,640	70	43	43
53	Bunkie Bank & Trust Co., La.☆	2.13	1.02	32.97	11.31	3.53	48.11	62,896	57,813	77.94	1,304	366	35	37	13
54	Centreville National Bank, Md.	2.12	2.14	18.64	19.54	1.85	66.34	115,235	101,528	29.50	2,279	2,096	35	65	61
55	Lamesa National Bank, Tex.☆	2.12	0.66	23.86	6.08	1.80	44.10	113,310	101,375	21.51	2,425	705	39	62	18
56	Denver National Bank, Pa.	2.11	2.19	13.39	14.32	1.28	59.38	161,349	133,130	20.89	3,245	3,062	36	90	91
57	Citizens Bank, Rusk, Tex.	2.11	1.70	12.34	11.72	1.82	17.91	53,129	43,465	10.48	1,074	913	12	90	61
58	Bank of Roane County, Harriman, Tenn.	2.10	1.13	28.11	14.93	2.57	50.12	130,396	118,148	11.97	2,676	1,367	75	36	17
59	New Tripoli National Bank, Pa.☆	2.09	2.05	13.84	13.92	2.08	73.07	71,482	59,896	32.43	1,428	1,303	23	62	57
60	Northern State Bank, Thief River Falls, Minn.	2.08	2.03	11.25	11.44	1.81	39.07	87,297	69,963	8.21	1,722	1,580	36	48	44
61	Byron Center State Bank, Mich.☆	2.07	2.26	16.24	17.80	2.21	69.01	124,301	107,205	50.55	2,349	2,230	48	49	48
62	Torrance National Bank, Calif.	2.06	1.92	24.04	25.13	4.68	58.04	85,619	75,974	9.62	1,788	1,634	54	33	30
63	Western Security Bank NA, Burbank, Calif.☆	2.06	1.14	24.19	14.96	5.42	66.14	76,985	69,566	73.91	1,316	677	41	32	19
64	Middletown Valley Bank, Md.	2.05	1.81	19.15	18.29	2.14	70.85	76,765	68,148	35.25	1,501	1,248	40	38	33
65	First National Bank, Taft, Tex.	2.05	1.74	22.17	20.24	1.85	13.16	50,017	44,632	4.17	971	752	17	57	44
66	Danville State Bank, Ark.☆	2.04	2.24	20.56	24.10	1.63	52.73	82,691	73,762	14.40	1,632	1,655	32	51	53
67	Franklin County National Bank, Brookville, Ind.☆	2.04	1.93	16.51	17.39	2.28	62.08	73,613	60,507	10.71	1,489	1,376	38	39	36
68	First State Bank, St. Charles, Mo.☆	2.03	1.88	14.60	14.33	2.40	80.61	87,778	74,011	6.34	1,716	1,512	33	52	47
69	Pioneer Bank, Fullerton, Calif.☆	2.01	1.77	26.08	26.03	5.02	74.40	151,296	137,033	49.89	2,812	2,101	79	36	31
70	Bank of Waldron, Ark.☆	2.01	1.69	16.95	14.12	1.96	63.21	82,987	54,061	13.42	1,218	963	32	38	32
71	First National Bank, Dryden, N.Y.	2.00	1.99	17.19	17.54	2.34	52.93	57,886	50,120	16.21	1,162	1,085	29	40	37
72	Citizens Bank & Trust Co., Columbus, Neb.☆	2.00	1.44	16.42	13.64	2.26	38.58	53,328	46,303	1.32	969	707	21	47	37
73	First State Bank, Stratford, Tex.☆	1.99	1.94	18.27	17.09	1.92	43.22	60,840	53,947	17.19	1,139	1,075	22	52	49
74	First National Bank, Falfurrias, Tex.	1.99	1.71	11.13	9.70	2.14	18.63	50,132	41,306	8.05	910	743	29	31	23
75	Regency Bank, Fresno, Calif.	1.99	1.15	27.13	15.21	4.60	70.20	79,348	72,509	90.54	1,345	607	46	29	16
76	Berwyn National Bank, Ill.	1.98	0.97	13.21	6.31	2.78	14.46	67,815	56,811	16.81	1,280	598	42	30	13
77	St. Henry Bank, Ohio	1.97	2.22	14.10	17.54	1.74	70.10	74,524	62,487	14.18	1,459	1,569	11	133	143
78	Somersworth Bank, N.H.	1.97	1.75	33.64	29.07	0.98	77.89	163,871	151,579	125.46	3,062	2,239	22	139	86
79	Bank of Akron, N.Y.	1.97	1.59	14.66	12.27	2.22	38.61	54,810	46,940	22.86	1,042	801	26	40	32
80	County Bank, Merced, Calif.	1.97	1.50	29.71	23.31	4.52	69.48	121,344	111,686	92.57	1,868	1,172	94	20	17
81	Rancho Vista National Bank, Vista, Calif.	1.97	1.29	21.94	14.68	13.10	65.96	50,445	44,495	14.30	952	560	68	14	11
82	Citizens Bank, Moulton, Ala.☆	1.96	1.70	12.62	11.39	2.64	42.03	58,151	48,312	23.10	1,092	864	40	27	22
83	Charter Pacific Bank, Agoura Hills, Calif.	1.96	1.33	24.05	18.36	6.97	65.41	69,196	62,697	39.27	1,115	686	59	19	15
84	Irving Bank, Chicago☆	1.96	2.16	14.53	15.96	2.15	24.13	76,378	65,398	13.66	1,464	1,530	29	50	53
85	Valley of the Rogue Bank, Rogue River, Ore.☆	1.96	1.98	21.53	24.45	4.03	61.41	86,927	78,901	55.22	1,502	1,388	90	17	18
86	Farmers & Merchants Bank-Eastern Shore, Onley, Va.	1.96	1.87	18.34	18.60	2.48	66.42	131,746	116,227	32.61	2,423	2,092	55	44	37
87	First Bank, Coon Rapids, Minn.☆	1.94	1.71	18.77	19.19	4.44	62.34	58,597	51,685	9.69	1,126	1,000	53	21	17
88	Fowler State Bank, Ind.☆	1.93	2.12	14.09	15.66	2.58	56.38	68,983	50,306	2.56	1,239	1,315	36	34	36
89	Nolte National Bank, Pa.☆	1.93	2.00	16.45	17.69	1.52	64.27	65,595	56,654	38.57	1,221	1,124	15	81	75
90	Ralston Bank, Neb.	1.93	1.57	25.75	20.94	3.61	67.99	89,114	81,508	32.98	1,574	1,140	58	27	19
91	Elgin State Bank, Ill.☆	1.92	1.95	20.97	22.70	2.89	65.39	79,851	71,614	42.99	1,474	1,348	44	34	34
92	Maywood-Proviso State Bank, Maywood, Ill.☆	1.92	1.77	13.87	13.20	2.95	66.59	107,457	90,412	19.10	1,967	1,657	62	32	26
93	Borel Bank and Trust Co., San Mateo, Calif.	1.92	1.42	25.13	19.73	4.11	73.97	146,353	133,040	47.28	2,572	1,641	56	46	32
94	Bank of Commerce, Stillwell, Okla.	1.90	2.32	10.75	14.39	2.85	15.96	53,024	43,307	10.32	955	1,125	27	35	40
95	Commercial State Bank, Wagner, S.D.☆	1.90	2.16	13.66	15.79	2.13	50.65	63,835	54,483	19.31	1,122	1,240	19	59	65
96	First National Bank, Shelby, N.C.	1.90	1.70	14.84	13.56	2.12	31.89	197,249	158,286	36.39	3,741	3,064	93	40	36
97	Kerman State Bank, Calif.	1.90	1.67	19.92	14.53	2.86	57.51	53,699	46,267	90.66	892	593	24	37	25
98	First National Bank, Floydada, Tex.☆	1.90	1.58	17.89	14.76	1.62	26.82	58,595	51,068	10.57	1,132	914	19	60	48
99	Valley Bank of Kalispell, Mont.☆	1.90	1.39	17.81	14.61	2.94	51.41	62,224	51,506	-2.26	1,176	856	36	33	22
100	Lawrence National Bank & Trust Co., Kan.☆	1.90	1.28	18.77	13.24	3.72	70.23	68,663	61,076	16.65	1,263	863	43	29	21
	Average Values for Top 100 Banks in 1989	**2.23%**	**1.96%**	**19.67%**	**17.65%**	**3.06%**	**54%**	**88,862**	**76,190**	**29.9%**	**1,839**	**1,549**	**48**	**40**	**47**
	Average Values for Top 100 Banks in 1988¹	**2.27%**	**1.93%**	**18.52%**	**16.43%**	**2.46%**	**51%**	**82,547**	**70,079**	**—**	**1,418**	**1,485**	**41**	**37**	**42**

Data Source: Data are from the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. BankSource, a data base provided by W.C. Ferguson & Co., Irving, Tex., was used to generate the listing. **Community Bank:** An FDIC-insured commercial bank that is independently owned, or owned by a one-bank holding company, and has assets between $50 million and $200 million on Dec. 31, 1989. The bank must be profitable in each of the last three years 1987-1989. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **Overhead as a % of Assets:** overhead expense divided by average total assets. **Loans as a % of Assets:** total loans divided by total assets. **Deposit Growth Rate:** the percentage change in deposits over the period Dec. 31, 1986, to Dec. 31, 1989. **Net Income:** income after taxes but before extraordinary items. **Net Income Per Employee:** net income divided by the number of employees at the end of the period. (☆) — Owned by a 1-bank holding co. (‡)— Data for 1987 were used because the 1988 data were sharply higher due to capital gains. (¹)— Annualized data for 9/88. Compiled by American Banker, Copyright 1990.

Regional Breakdown of Top 100 Community Banks

Listed geographically by region, with return on assets for 1989

Rank 1989		ROA 1989	Rank 1988†
	New England Region		
12	Lyndonville Savings Bank & Trust Co., Vt.	2.59	19
39	Union Bank, Morrisville, Vt.☆	2.19	18
78	Somersworth Bank, N.H.	1.97	126
	Midwest Region		
1	Kentucky-Farmers Bank, Catlettsburg, Ky.	3.52	2
7	Farmers Savings Bank, Spencer, Ohio	2.91	9
10	First Bank, Oak Park, Ill.☆	2.64	43
18	Citizens Bank, Delaven, Wis.☆	2.42	8
28	First National Bank of Michigan, East Lansing☆	2.28	33
29	Houghton State Bank, Red Oak, Iowa☆	2.26	49
31	Peoples State Bank, Hamtramck, Mich.	2.24	22
32	Winona National & Savings Bank, Minn.☆	2.24	27
34	Mid America Bank South, Mankato, Minn.☆	2.22	304
44	Kilbourn State Bank, Milwaukee	2.17	25
46	McCook National Bank, Neb.☆	2.17	231
47	First Bank & Trust Co. of Illinois, Palatine☆	2.16	39
49	Peoples Bank of Bullitt Cty., Shepherdsville, Ky.	2.15	10
50	Bank of Sun Prairie, Wis.	2.15	24
60	Northern State Bank of Thief River Falls, Minn.	2.08	58
61	Byron Center State Bank, Mich.☆	2.07	28
67	Franklin County National Bank, Brookville, Ind. ☆	2.04	77
68	First State Bank, St. Charles, Mo.☆	2.03	87
72	Citizens Bank & Trust Co., Columbus, Neb.☆	2.00	268
76	Berwyn National Bank, Ill.	1.98	346
77	St. Henry Bank, Ohio	1.97	32
84	Irving Bank, Chicago☆	1.95	37
87	First Bank, Coon Rapids, Minn.☆	1.94	149
88	Fowler State Bank, Ind.☆	1.93	42
90	Ralston Bank, Neb.☆	1.93	211
91	Elgin State Bank, Ill.☆	1.92	73
92	Maywood-Proviso State Bank, Maywood, Ill.☆	1.92	117
95	Commercial State Bank, Wagner, S.D.☆	1.90	36
100	Lawrence National Bank & Trust Co., Kan.☆	1.90	314
	Mid-Atlantic Region		
9	Putnam County National Bank, Carmel, N.Y.	2.74	4
19	National Bank of Stamford, N.Y.	2.41	6
22	National Bank of Cossackie, N.Y.	2.34	13
25	First National Bank, Wyoming, Del.	2.29	57
33	First National Bank, Wyoming, Pa.	2.24	162
54	Centreville National Bank, Md.	2.12	41
56	Denver National Bank, Pa.	2.11	34
59	New Tripoli National Bank, Pa.☆	2.09	53
64	Middletown Valley Bank, Md.	2.05	101
71	First National Bank, Dryden, N.Y.	2.00	64
79	Bank of Akron, N.Y.	1.97	199
89	Neffs National Bank, Pa.☆	1.93	63
	Southeast Region		
4	Business Bank, Vienna, Va.☆	3.31	12
8	Key Biscayne Bank & Trust Co., Fla.	2.91	3
11	Hinesville Bank, Ga.☆	2.61	11
17	McDowell County National Bank, Welch, W.Va.	2.43	7
30	Farmers Bank, Windsor, Va.	2.24	17
35	Union Bank of Mena, Ark.☆	2.21	75
37	Citizens Bank, Fayette, Ala.☆	2.20	21
40	First Security Bank, Searcy, Ark.	2.19	52
41	Citizens Bank, Carthage, Tenn.	2.18	23
42	Middleburg National Bank, Va.	2.18	45
45	First National Bank, Clifton Forge, Va.	2.17	76
51	Bank of Mountain View, Ark.	2.14	14
52	Bank of Southside Virginia, Carson, Va.☆	2.14	54
58	Bank of Roane County, Harriman, Tenn.	2.10	341
58	Danville State Bank, Ark.☆	2.04	31
70	Bank of Waldron, Ark.☆	2.01	161
82	Citizens Bank, Moulton, Ala.☆	1.96	151
86	Farmers & Merchants Bank-Eastern Shore, Onley, Va.	1.95	89
96	First National Bank, Shelby, N.C.	1.90	150
	Southwest Region		
3	First State Bank, Dimmitt, Tex.☆	3.36	114
5	First State Bank, Columbus, Tex.	3.02	1
6	San Benito Bank & Trust Co., Tex.☆	3.02	360
14	Pitkin County Bank & Trust Co., Aspen, Colo.☆	2.49	38
16	Bank of Sunset & Trust Co., La.	2.44	30
20	Western National Bank, Odessa, Tex.☆	2.41	50
36	Metairie Bank & Trust Co., La.	2.21	90
53	Bunkie Bank & Trust Co., La.☆	2.13	343
55	Lamesa National Bank, Tex.☆	2.12	357
57	Citizens Bank, Rusk, Tex.	2.11	154
65	First National Bank, Taft, Tex.	2.05	129
73	First State Bank of Stratford, Tex.☆	1.99	74
74	First National Bank, Falfurrias, Tex.	1.99	148
94	Bank of Commerce, Stilwell, Okla.	1.90	20
98	First National Bank, Floydada, Tex.☆	1.90	207
	Western Region		
2	Pacific Heritage Bank, Torrance, Calif.	3.48	313
13	Western Community Bank, Corona, Calif.☆	2.54	94
15	Pioneer Trust Bank NA, Salem, Ore.☆	2.46	5
21	San Gabriel Valley Bank, El Monte, Calif.	2.39	269
23	Valley Bank, Moreno Valley, Calif.	2.33	160
24	City Bank, Lynnwood, Wash.	2.33	193
25	Mechanics National Bank, Paramount, Calif.	2.33	214
27	Saratoga National Bank, Calif.☆	2.29	81
38	Mission Viejo National Bank, Calif.☆	2.20	106
43	Puyallup Valley Bank, Wash.	2.18	68
48	Redding Bank of Commerce, Calif.☆	2.16	105
62	Torrance National Bank, Calif.	2.06	79
63	Western Security Bank NA, Burbank, Calif.☆	2.06	339
69	Pioneer Bank, Fullerton, Calif.☆	2.01	116
75	Regency Bank, Fresno, Calif.	1.99	338
80	County Bank, Merced, Calif.	1.97	245
81	Rancho Vista National Bank, Vista, Calif.	1.97	308
83	Charter Pacific Bank, Agoura Hills, Calif.	1.96	303
85	Valley of the Rogue Bank, Rogue River, Ore.☆	1.95	65
93	Sorel Bank & Trust Co., San Mateo, Calif.	1.92	275
97	Kerman State Bank, Calif.	1.90	167
99	Valley Bank of Kalispell, Mont.☆	1.90	286

The New England Region consists of the following six states: Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont. **The Midwest Region** consists of 13 states: Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. **The Mid-Atlantic Region** comprises Washington, D.C., Puerto Rico, and the following five states: Delaware, Maryland, New Jersey, New York, and Pennsylvania. **The Southeast Region** comprises 10 states: Alabama, Arkansas, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia. **The Southwest Region** consists of the following six states: Colorado, Louisiana, New Mexico, Oklahoma, Texas, and Utah. **The Western Region** comprises 10 states: Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Washington, and Wyoming. (☆) — The bank is a member of a one-bank holding company. (†)— Rank based on ROA for the full year 1988.

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Banks Dropping Out of Top 100

Banks that were in top 100 in 1988, listed geographically by region, with their 1989 ROA and 1989 ROA rank

Rank 1989		ROA 1989	Rank 1988†
	New England Region		
--	Oxford Bank & Trust Co., Me.	1.17	84
	Midwest Region		
102	State Bank of Countryside, Ill.☆	1.89	86
129	Park National Bank, Chicago☆	1.78	72
131	First Guaranty National Bank, Martin, Ky.☆	1.78	83
132	Bank of Prairie du Sac, Wis.	1.78	96
169	First National Bank of Gallatin, Mo.	1.71	50
170	Teutopolis State Bank, Ill.	1.71	88
239	Washington State Bank, Iowa☆	1.62	84
292	Mid City Bank, Omaha, Neb.☆	1.57	96
--	National Bank of America, Salina, Kan.☆	1.22	45
•	Golden Valley Bank, Minn.‡	1.22	49
--	Annandale State Bank, Minn.	1.19	94
--	First Bank of Marietta, Ohio☆	1.01	57
	Mid-Atlantic Region		
141	First National Bank, Jeffersonville, N.Y.☆	1.76	69
144	Brunswick B&T Co., Monsiapen Twp. N.J.☆	1.75	41
174	First National Bank of Palmerton, Pa.☆	1.70	19
186	Peoples Bank of Unity, Plum Boro, Pa.	1.67	54
366	Bank of Millbrook, N.Y.	1.56	43
	Southeast Region		
101	Smackover State Bank, Ark.☆	1.89	32
116	Brand Banking Co., Lawrenceville, Ga.	1.84	100
117	Citizens B&T Co. of Grainger, Rutledge, Tenn.☆	1.83	64
118	Farmers Bank, Greenwood, Ark.	1.83	86
126	First National Bank of Polk Cty, Cedartown, Ga.☆	1.80	87
128	First National Bank, Pontotoc, Miss.	1.79	63
137	First National Bank in Sylacauga, Ala.☆	1.77	61
187	Union Bank & Trust Co., Bowling Green, Va.	1.68	74
229	Bank of Hiawassee, Ga.	1.64	71
241	Farmers & Merchants Bank, Holly Hill, S.C.☆	1.62	67
268	Bank of Gravette, Ark.	1.59	75
303	First National Bank of West Point, Ga.☆	1.56	55
316	Enterprise Bank, Ehrhardt, S.C.	1.55	26
331	Bank of Canton, Ga.☆	1.53	91
361	Bank of La Fayette, Ga.☆	1.50	60
--	Bank of Eastman, Ga.	1.38	51
--	Peoples Bank, Vanleer, Tenn.	1.31	17
--	First State Bank, Henderson, Tenn.	1.29	99
--	Etowah Bank, Canton, Ga.	1.08	76
--	Bank of Wiggins, Miss.	0.98	53
‡	Kislak National Bank, North Miami, Fla.	0.96	33
--	Fairburn Banking Co., Ga.☆	-3.04	48
	Southwest Region		
†	Brighton Bank, Salt Lake City☆	2.51	4
•	Farmers State Bank, Conrad, Mont.☆	1.90	34
97	National Bank of Sallisaw, Okla.	1.88	1.98
114	Sacramento Commercial Bank, Calif.	1.84	40
280	Community First Bank, Clearfield, Utah	1.58	78
324	Arp State Bank, Tex.	1.54	21
328	First State Bank, Overton, Tex.☆	1.54	95
336	First National Bank, Refugio, Tex.	1.52	93
--	Barnes Bk[illegible]g Co., Keyesville, Utah	1.45	35
--	First National Bank, Hebronville, Tex.	1.40	92
--	Bank of Commerce, Idaho Falls, Idaho	1.38	65
--	First Enterprise Bank, Oklahoma City	0.87	77
--	Union Bank & Trust Co., Denver☆	0.80	23

(†)— ROA rank was based on an ROA calculated by annualizing net income for the first nine months of 1988. (☆)— Owned by a 1-bank holding company in 1988. (‡)— Assets were below $50 million on Dec. 31, 1988 (‡)— Assets were above $200 million on Dec. 31, 1988 (•)— Became a subsidiary of a multibank holding company in 1989.(*)— Now known as Marquette Bank Golden Valley.

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Rankings of Top Lenders Shift

Major New York banks continue their domination, but some report big declines in loan portfolios

By William Goodwin

Major New York banks continued to dominate the top tier of business lenders last year, but major shifts occurred in the rankings, according to an *American Banker* survey.

The banking subsidiaries of Bankers Trust New York Corp. and J.P. Morgan & Co., both based in New York, reported big declines in their outstanding commercial and industrial loans at yearend 1989. Bank of New York Co., meanwhile, after its merger with Irving Trust Co., catapulted into the top five lenders.

The sum of business loans held by the 10 biggest lenders grew by 6.4%, the first increase since the annual survey was begun in 1984. This growth reflects a rise in demand for working capital loans and the Bank of New York merger, observers said.

Business loans held by all domestic banks increased by 3.1%, to $618.7 billion, the fastest rate of growth since 1986. But growth slowed at the U.S. branches of foreign banks. Their increase – a robust 10.7% – was down from 14.9% in 1988.

Slowing Economy Felt

The 6.4% increase in business loans by the 10 biggest lenders, to $165.5 billion, was partly skewed by the merger that left Bank of New York with $17.5 billion in such loans. Even excluding the merger's effects, however, the top 10 banks had loan growth of about 2.4%.

The increase partly reflects the fact that the economy was slowing in 1989, said Richard Bove, a banking industry analyst at Dean Witter Reynolds Inc., New York. Demand for working capital loans typically rises when the economy slows and corporate revenues fall, he said.

Banks were also in a better position to make loans last year, according to Mr. Bove. "For the first time since 1982, banks reached the point where the Fed believed they were no longer undercapitalized," he said.

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The collapse of the junk bond market eliminated a major source of competition for banks, Mr. Bove said. At the same time, the market's devaluation of the yen contributed last year to a reduction in the price advantage Japanese banks hold over their U.S. counterparts, he said.

A pullback by European banks was probably the main reason for the declining rate of growth in business loans held by foreign bank branches, Mr. Bove said. These loans totaled $138.2 billion at yearend 1989.

The survey is based on data culled from federal call reports and includes commercial and industrial loans made both in the United States and abroad.

Among individual lenders, the most dramatic growth in such loans was the 111% increase at Bank of New York, to $16.2 billion from $7.7 billion.

New York banks held four of the five top spots among business lenders in 1989 and five of the top 10 spots.

Citibank, the Citicorp subsidiary, was at the top of the list, with $33.3 billion in business loans. After Citibank came the banking units of BankAmerica Corp., Chase Manhattan Corp., Manufacturers Hanover Corp., and Bank of New York Co.

Two Fall from Top 10

With the exception of Bank of New York, which supplanted Chemical Banking Corp.'s lead subsidiary in fifth place, the top five rankings were unchanged from 1988.

But major shifts occurred among the top 10. Bankers Trust and Morgan fell out of the group.

In the case of Bankers Trust, which ranked seventh in 1988, outstanding business loans plunged 22.5% in 1989, to $8.5 billion. A Bankers Trust spokesman said the decline in reported commercial and industrial loans reflected the bank's "development of a strong loan distribution capability" in recent years, rather than a decline in loan originations.

"It's a trend that began four years ago" when the bank developed its capability to sell loans that it originated, the spokesman said. □

Top 300 Banks in Business Lending

Based on Federal Regulatory Report of Condition data for Dec. 31, 1989, compared with Dec. 31, 1988 (dollar amounts in thousands)

Rank 12/89		Total Business Loans			Bad Bus. Loans	Bad Bus. Loans/ Bus. Loans	Total Loans			Total Assets		
		12/31/89	12/31/88	% Chg.	12/31/89		12/31/89	12/31/88	% Chg.	12/31/89	12/31/88	% Chg.
1	Citibank NA, New York	33,347,000	31,427,000	6.11	2,318,000	6.95	106,894,000	99,756,000	8.96	161,988,000	150,241,000	7.82
2	Bank of America NT&SA, San Francisco	22,205,000	21,637,000	2.63	1,236,000	5.57	65,118,000	59,444,000	9.55	86,712,000	82,912,000	4.58
3	Chase Manhattan Bank NA, New York	21,072,410	19,491,022	8.11	1,232,475	5.85	54,995,735	49,819,356	10.39	83,807,666	77,542,498	8.08
4	Manufacturers Hanover Trust Co., New York	17,453,000	17,249,000	1.18	622,000	3.56	37,322,000	37,736,000	-1.10	54,740,000	54,210,000	0.98
5	Bank of New York	16,245,228	7,709,336	110.72	606,848	3.74	32,515,308	14,052,357	131.39	46,361,809	22,614,229	105.01
6	Chemical Bank, New York	11,952,000	11,634,000	2.73	739,000	6.18	29,585,000	28,738,000	2.95	45,469,000	50,933,000	-10.73
7	First National Bank, Boston	11,771,292	10,893,282	8.06	291,336	2.47	19,151,082	19,102,908	0.25	30,000,100	26,182,108	14.58
8	Wells Fargo Bank NA, San Francisco	11,087,907	10,337,957	7.25	330,633	2.98	39,349,460	35,780,803	9.97	45,555,858	43,732,060	4.17
9	Security Pacific National Bank, Los Angeles	10,232,712	10,014,236	2.18	515,981	5.04	38,040,612	32,863,618	15.75	54,313,683	48,920,495	11.02
10	Continental Bank NA, Chicago	10,149,967	10,736,102	-5.46	125,626	1.24	15,757,309	17,650,651	-10.73	29,358,018	30,571,113	-3.97
11	Morgan Guaranty Trust Co., New York	10,051,586	11,101,006	-9.45	583,650	5.81	26,324,706	28,308,171	-7.01	64,707,226	71,227,778	-9.15
12	First National Bank, Chicago	8,777,681	9,015,027	-2.63	252,592	2.88	21,496,967	22,091,941	-2.69	36,410,165	35,172,664	3.52
13	Bankers Trust Co., New York	8,493,655	10,953,369	-22.46	569,358	6.70	20,877,925	22,948,410	-9.02	51,113,127	55,349,881	-7.65
14	Mellon Bank NA, Pittsburgh	7,392,659	6,768,163	9.23	120,642	1.63	13,698,786	13,626,775	0.53	22,697,193	22,154,559	2.45
15	NCNB Texas National Bank, Dallas	6,835,195	4,413,291	54.88	19,811	0.29	12,875,875	11,630,363	10.71	33,748,419	25,573,596	31.97
16	National Westminster Bank USA, New York	6,746,076	6,106,939	10.47	161,027	2.39	10,770,611	9,897,088	8.83	14,531,012	13,286,323	9.37
17	Marine Midland Bank NA, Buffalo, N.Y.	5,242,439	5,590,948	-6.23	291,344	5.56	17,847,778	18,142,542	-1.62	21,546,713	20,987,400	2.66
18	National Bank of Detroit	4,843,286	4,895,516	-1.07	24,884	0.51	8,962,643	8,589,333	4.35	17,014,841	15,459,413	10.06
19	First Bank NA, Minneapolis	4,576,016	4,805,917	-4.78	147,544	3.22	9,265,478	10,194,095	-9.11	12,702,725	14,982,414	-15.22
20	Union Bank, San Francisco	4,410,988	4,655,671	-5.26	113,665	2.58	11,481,395	11,028,993	4.10	15,375,629	15,011,186	2.43
21	NCNB National Bank of North Carolina, Charlotte	4,201,828	3,547,663	18.44	74,105	1.76	11,174,872	9,962,007	11.95	20,443,391	16,741,026	22.12
22	Bank of New England NA, Boston	3,937,796	4,209,035	-6.44	113,414	2.88	11,009,058	11,905,197	-7.53	14,292,638	15,564,083	-8.17
23	First Interstate Bank of California, Los Angeles	3,499,438	3,740,382	-6.44	169,085	4.83	14,256,722	13,472,078	5.82	21,228,507	20,489,545	3.61
24	Midlantic National Bank, Newark, N.J.	3,268,579	1,837,612	77.87	138,082	4.22	8,075,293	4,731,831	70.66	9,818,182	5,712,781	71.86
25	Philadelphia National Bank	3,236,359	3,109,378	4.08	18,335	0.57	6,267,410	5,566,902	12.58	10,036,832	10,395,009	-3.43
26	Bank of Tokyo Trust Co., New York	3,193,763	2,980,053	7.17	19,336	0.61	3,995,041	3,684,865	8.42	8,259,816	6,945,732	18.92
27	Texas Commerce Bank NA, Houston	3,138,384	3,450,936	-9.06	155,896	4.97	5,427,306	6,102,276	-11.06	11,625,807	11,651,575	-0.22
28	Pittsburgh National Bank	3,112,457	3,236,080	-3.82	150,839	4.85	8,663,247	7,653,542	13.19	17,151,513	16,793,779	2.13
29	Wachovia Bank and Trust Co. NA, Winston-Salem, N.C.	3,045,486	2,952,455	3.15	7,179	0.24	9,847,819	8,370,118	17.65	15,143,871	13,584,304	11.48
30	First Union National Bank of N.C., Charlotte	2,841,989	2,517,689	12.88	16,771	0.59	11,365,692	9,915,743	14.62	16,767,084	15,061,529	11.32
31	First Fidelity Bank NA, Newark, N.J.	2,821,045	2,546,094	10.80	124,099	4.40	7,575,873	7,170,269	5.66	12,342,949	11,201,201	10.19
32	Ameritrust Co. NA, Cleveland	2,727,530	2,533,310	7.67	95,291	3.49	6,296,248	5,815,116	8.27	8,923,360	8,429,749	5.86
33	Meridian Bank, Reading, Pa.	2,710,929	2,422,220	11.92	53,347	1.97	6,843,415	5,279,588	29.62	10,084,789	7,909,881	27.50
34	Harris Trust and Savings Bank, Chicago	2,669,375	2,711,114	-1.54	66,078	2.48	5,506,375	5,287,377	4.14	9,969,430	9,209,202	8.26
35	Citizens & Southern National Bank, Atlanta	2,659,395	2,300,727	15.59	46,304	1.74	8,069,890	7,643,149	5.58	12,441,682	11,461,816	8.55
36	Comerica Bank-Detroit	2,587,357	2,313,707	11.83	15,667	0.61	6,540,111	5,593,420	16.93	10,097,839	8,782,806	14.97
37	United States National Bank, Portland, Ore.	2,561,529	2,133,333	20.07	57,155	2.23	7,060,312	5,798,569	21.76	10,263,310	8,524,105	20.40
38	Fidelity Bank NA, Philadelphia	2,547,412	3,045,563	-16.36	73,808	2.90	6,568,150	6,789,524	-3.26	9,475,294	10,165,302	-6.79
39	Sovran Bank NA, Richmond	2,531,323	2,427,562	4.27	14,637	0.58	9,014,468	8,473,140	6.39	13,815,734	12,412,914	11.30
40	Norwest Bank Minnesota NA, Minneapolis	2,513,002	2,257,345	11.33	71,407	2.84	5,766,343	5,246,399	9.91	8,512,834	8,479,295	0.40
41	Provident National Bank, Philadelphia	2,474,361	2,100,413	17.80	20,776	0.84	5,766,353	5,036,695	14.49	8,322,387	7,977,681	4.32
42	Manufacturers National Bank of Detroit	2,473,755	2,437,382	1.49	19,260	0.78	5,225,501	5,235,111	-0.18	8,678,071	7,818,327	11.00
43	Crestar Bank, Richmond	2,470,821	2,186,170	13.02	33,619	1.36	7,455,095	7,055,222	5.67	10,190,113	9,367,784	8.78
44	Seattle-First National Bank	2,438,209	2,379,442	2.47	28,334	1.16	9,950,703	8,823,133	12.78	12,332,648	10,834,350	13.83
45	Republic National Bank, New York	2,398,661	1,519,845	57.82	16,956	0.71	4,674,355	3,692,197	26.60	21,399,222	20,085,759	6.54
46	Northern Trust Co., Chicago	2,362,480	1,929,815	22.42	34,534	1.46	4,939,453	4,134,391	19.47	8,634,500	8,061,840	7.10
47	National City Bank, Cleveland	2,294,877	2,024,660	13.35	13,767	0.60	4,883,364	4,306,724	13.39	8,209,006	7,622,497	7.69
48	Morgan Bank (Delaware), Wilmington	2,251,005	855,976	162.98	11,945	0.53	3,772,864	1,957,949	92.69	4,900,310	3,229,693	51.73
49	Shawmut Bank NA, Boston	2,242,614	2,238,805	0.17	56,898	2.53	6,223,824	5,300,265	17.42	9,270,951	8,869,586	4.52
50	Bank One Texas NA, Dallas	2,214,594			611,398	27.61	7,244,411			12,271,581		
51	First Jersey National Bank, Jersey City N.J.	2,149,165	2,193,729	-2.03	65,507	3.06	3,714,980	3,851,190	-3.54	5,071,749	5,148,903	-1.50
52	Industrial Bank of Japan Trust Co., New York	2,118,505	1,814,842	16.73	1,137	0.05	2,388,561	2,097,364	13.88	5,575,039	4,747,502	17.43
53	Southeast Bank NA, Miami	2,109,074	2,236,866	-5.80	54,410	2.58	10,748,235	8,876,038	21.09	15,966,390	13,782,545	15.85
54	Connecticut Bank & Trust Co. NA, Hartford	1,978,870	2,420,632	-18.25	115,062	5.81	5,920,220	6,961,365	-14.96	9,735,030	9,916,178	-1.83
55	Fleet National Bank, Providence, R.I.	1,968,931	1,746,218	12.75	26,439	1.34	6,348,536	5,453,367	16.41	9,701,134	7,948,879	22.04
56	Bank of California NA, San Francisco	1,949,608	1,980,912	-1.58	121,945	6.25	6,438,500	5,710,667	12.75	7,897,834	6,932,653	13.92
57	Connecticut National Bank, Hartford	1,942,936	1,934,269	0.45	56,951	2.93	8,328,176	7,426,431	12.14	12,471,078	12,182,456	2.37
58	Maryland National Bank, Baltimore	1,903,640	1,967,346	-3.24	20,739	1.09	6,347,656	6,282,970	1.03	9,487,848	9,017,583	5.21
59	AmSouth Bank NA, Birmingham, Ala.	1,888,103	1,776,055	6.31	23,906	1.27	4,958,949	4,694,082	5.64	7,557,555	7,339,014	2.98
60	Trust Company Bank, Atlanta	1,849,578	1,521,816	21.54	8,543	0.46	3,828,505	3,534,875	8.31	6,312,806	5,965,614	5.82
61	First City National Bank, Houston	1,848,147	1,534,406	20.45	21,951	1.19	4,701,041	4,143,062	13.47	7,622,619	6,296,958	21.05
62	Michigan National Bank, Farmington Hills	1,812,640	1,751,393	3.50	37,246	2.05	6,100,076	6,294,279	-3.09	9,853,367	9,296,202	5.99
63	First Interstate Bank of Oregon NA, Portland	1,761,666	1,568,411	12.34	10,462	0.59	4,014,529	3,454,964	16.20	6,333,899	5,835,425	8.54
64	First Pennsylvania Bank NA, Philadelphia	1,759,931	1,508,257	16.69	36,349	2.07	4,649,150	4,206,704	10.52	6,635,066	6,376,335	4.06
65	American National Bank & Trust Co., Chicago	1,697,892	1,438,842	18.00	35,723	2.10	3,397,036	3,021,121	12.44	4,492,976	4,135,111	8.65
66	Continental Bank, Norristown, Pa.	1,589,665	1,450,523	9.59	20,541	1.29	3,596,519	3,261,527	10.27	4,373,021	3,903,435	12.03
67	Huntington National Bank, Columbus, Ohio	1,548,861	1,421,685	8.95	21,832	1.41	5,631,848	5,122,696	9.93	8,899,567	7,961,567	11.78
68	Security Pacific Bank Washington NA, Seattle	1,519,810	1,357,914	11.92	16,487	1.08	6,297,366	5,356,180	17.57	8,073,701	7,105,063	13.63
69	Society National Bank, Cleveland	1,518,393	1,476,558	2.83	38,404	2.53	4,841,750	3,474,899	39.34	8,130,642	6,086,826	33.58
70	Bank of Hawaii, Honolulu	1,470,892	1,167,759	25.96	4,421	0.30	4,691,168	3,907,638	20.05	8,016,497	6,367,581	25.90
71	Hibernia National Bank, New Orleans	1,445,846	1,618,295	-10.66	25,448	1.76	4,710,589	4,237,647	11.16	6,525,987	5,783,052	12.85
72	Sanwa Bank California, San Francisco	1,411,510	1,768,344	-20.18	36,499	2.59	4,731,065	4,463,235	6.00	6,918,322	6,427,937	7.63
73	Boatmen's National Bank, St. Louis	1,403,830	731,051	92.03	17,725	1.26	4,703,227	2,503,024	87.90	7,808,409	4,334,179	80.16
74	Valley National Bank, Phoenix, Ariz.	1,377,924	1,437,486	-4.14	52,464	3.81	6,544,612	6,603,738	-0.90	9,391,926	10,187,118	-7.81
75	First National Bank of Maryland, Baltimore	1,366,166	1,275,141	7.14	21,231	1.55	4,083,142	3,519,704	16.01	6,367,057	5,677,592	12.14
76	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	1,361,318	1,352,350	0.66	45,264	3.33	3,534,144	3,244,123	8.94	5,659,249	5,133,890	10.23
77	South Carolina National Bank, Columbia	1,354,585	1,244,410	8.85	10,500	0.78	4,181,496	3,719,051	12.43	6,074,409	5,480,373	10.84
78	European American Bank, New York	1,313,533	1,466,841	-10.45	81,805	6.23	3,322,112	3,350,856	-0.86	5,293,279	5,335,141	-0.78
79	First Interstate Bank NA, Houston	1,300,816	1,546,160	-15.87	94,295	7.25	4,098,755	4,575,374	-10.42	6,345,285	6,722,384	-5.61
80	Fuji Bank and Trust Co., New York	1,292,643	1,166,580	10.81	0	0.00	1,991,247	1,861,094	6.99	4,291,061	4,910,091	-12.61
81	Bank Leumi Trust Co., New York	1,291,051	1,384,815	-6.77	55,132	4.27	2,133,312	1,998,876	6.73	3,348,375	3,129,940	6.98
82	Bankers Trust (Delaware), Wilmington	1,283,210	1,468,156	-12.60	36,309	2.83	1,861,013	1,702,966	9.28	2,404,019	2,338,844	2.79
83	Chase Lincoln First Bank NA, Rochester, N.Y.	1,281,840	1,384,594	-7.42	24,990	1.95	5,487,513	5,164,078	6.26	6,444,770	6,257,096	3.00
84	United Jersey Bank, Hackensack, N.J.	1,281,268	1,109,645	15.47	22,635	1.77	3,563,533	2,923,647	21.89	5,277,948	4,332,093	21.83
85	First National Bank, Atlanta	1,258,874	1,340,524	-6.09	7,552	0.60	5,125,383	5,034,592	1.80	8,493,590	7,947,463	6.87
86	U.S. Bank of Washington NA, Seattle	1,253,017	907,205	38.12	13,421	1.07	3,808,225	3,029,532	19.10	5,091,369	4,003,077	24.39
87	American Security Bank NA, Washington, D.C.	1,200,359	977,048	22.86	13,683	1.14	4,156,500	3,635,105	14.34	5,915,215	5,382,286	9.90
88	NCNB National Bank of Florida NA, Tampa	1,183,667	1,616,084	-26.76	19,644	1.66	6,587,795	5,926,560	11.16	11,876,828	9,645,879	23.13
89	Exchange National Bank, Chicago	1,164,538	931,992	24.95	19,942	1.71	1,667,397	1,468,695	13.53	3,016,449	2,593,598	16.30
90	Bank One NA, Indianapolis	1,148,129	1,150,478	-0.20	24,712	2.15	2,922,591	2,867,488	1.92	4,123,294	4,080,091	1.06
91	Mellon Bank (East) NA, Philadelphia	1,146,505	1,214,012	-5.56	21,980	1.92	3,232,336	3,144,772	2.78	4,670,096	4,590,202	1.74
92	Norstar Bank NA, Buffalo, N.Y.	1,144,317	993,422	15.19	13,643	1.19	2,930,994	2,905,639	0.87	3,899,913	3,891,972	0.20
93	First National Bank, Louisville, Ky.	1,139,416	1,205,241	-5.46	6,648	0.58	2,725,278	2,592,797	5.11	4,303,980	4,353,393	-1.14
94	Signet Bank-Virginia, Richmond	1,118,815	1,140,250	-1.88	17,841	1.59	4,602,600	4,287,535	7.35	8,934,256	7,480,047	19.44
95	Fifth Third Bank, Cincinnati	1,046,589	871,185	20.13	2,031	0.19	3,024,474	2,583,993	17.05	4,105,360	3,564,240	15.18
96	IBJ Schroder Bank & Trust Co., New York	1,043,082	722,926	44.29	14,051	1.35	1,659,360	1,402,722	18.30	3,074,761	3,424,308	-10.21
97	First Union National Bank of Florida, Jacksonville	1,026,630	1,006,869	1.96	12,717	1.24	5,404,871	4,842,715	16.42	9,180,518	9,139,431	0.45
98	BancOhio National Bank, Columbus	1,024,698	997,854	2.69	20,894	2.04	3,874,607	3,730,411	3.87	5,910,659	5,131,435	15.19
99	Society Bank & Trust, Toledo, Ohio	1,017,354	1,187,318	-14.31	28,327	2.78	2,189,354	2,568,946	-14.78	3,131,824	3,769,682	-16.92
100	Bank South NA, Atlanta	1,016,256	1,006,176	1.00	16,859	1.66	2,616,925	2,622,354	-0.21	4,072,434	3,862,068	4.90

Data Source: Data are from the federal regulatory "Report of Condition" filed by all federally-insured commercial banks. American Banker's statistical staff extracted these data from **BankSource**, a data base provided by W.D. Ferguson & Co., Irving, Tex. The 1988 data are not adjusted for mergers in 1989. **Business Loans** are total commercial and industrial loans, and are taken from schedule RC-C of the Report of Condition. Data are consolidated to include both domestic and foreign offices. Loans to both domestic and foreign businesses are included. The appropriate line reference numbers on Schedule RC-C are: Column A— Consolidated Bank— item 4.a. (commercial and industrial loans to U.S. addressees) and item 4.b. (commercial and industrial loans to non-U.S. addressees). **Bad Business Loans** are total business loans that are 90 or more days past due plus total business loans placed on a nonaccrual basis. Data are from Schedule RC-N, item 3a + item 3b (Columns B + C). **Bad Business Loans/Business Loans** is the ratio of bad business loans to total business loans, expressed as a percentage. **Total Loans** are loans and leases, net of unearned income and are from RC-Balance Sheet, line 4.a. **Total Assets** are total consolidated assets from RC-Balance Sheet, line 12. **Compiled by American Banker, Copyright 1990.**

Top 300 Banks in Business Lending

Based on Federal Regulatory Report of Condition data for Dec. 31, 1989, compared with Dec. 31, 1988 (dollar amounts in thousands)

Rank 12/89		Total Business Loans 12/31/89	12/31/88	% Chg.	Bad Bus. Loans 12/31/89	Bad Bus. Loans/ Bus. Loans	Total Loans 12/31/89	12/31/88	% Chg.	Total Assets 12/31/89	12/31/88	% Chg.
101	State Street Bank and Trust Co., Boston	998,331	870,291	14.71	3,364	0.34	2,479,022	2,193,008	13.04	10,101,462	8,543,069	18.24
102	First Interstate Bank of Arizona NA, Phoenix	987,694	1,476,054	-33.09	86,916	8.80	4,382,901	4,682,454	-2.13	6,754,000	6,689,515	0.96
103	City National Bank, Beverly Hills	905,380	894,293	1.24	33,054	3.65	2,731,284	2,459,279	11.06	4,696,685	4,296,645	9.34
104	First American Bank of Virginia, McLean	864,939	794,063	8.93	10,268	1.19	2,526,193	2,405,780	5.01	3,861,848	3,568,710	8.21
105	Norstar Bank of Upstate NY, Albany	857,180	792,975	8.10	11,125	1.30	2,748,972	2,726,362	0.83	4,542,627	4,480,378	1.39
106	Team Bank NA, Fort Worth, Tex.	855,438	.....	.....	154,947	18.11	2,513,713	.....	.....	3,594,218	.....	.....
107	Barnett Bank of South Florida NA, Miami	853,614	679,384	25.65	22,718	2.66	4,663,455	4,101,635	13.70	6,102,846	5,599,186	9.00
108	Central Trust Co. NA, Cincinnati	849,976	840,780	1.09	41,426	4.87	2,634,166	2,477,832	6.31	3,973,481	3,511,236	13.16
109	BayBank Middlesex, Burlington, Mass.	843,266	851,805	-1.00	22,908	2.72	3,085,287	2,978,460	3.59	3,972,210	3,904,671	1.73
110	Citytrust, Bridgeport, Conn.	827,087	817,166	1.21	92,476	11.18	1,987,884	2,028,165	-1.99	2,626,458	2,589,519	1.43
111	Signet Bank/Maryland, Baltimore	822,448	740,742	11.03	13,093	1.59	2,544,054	2,422,312	5.03	3,788,142	3,486,205	8.66
112	Riggs National Bank, Washington, D.C.	815,982	798,863	2.14	1,945	0.24	3,423,670	3,298,441	3.80	6,691,634	6,467,526	3.47
113	Sovran Bank/Central South, Nashville, Tenn.	810,501	639,658	26.71	7,545	0.93	2,715,169	2,229,901	21.76	3,986,337	3,221,329	23.75
114	Security Pacific Bank Arizona, Phoenix	805,069	812,097	-0.87	30,795	3.83	3,142,167	4,164,684	-24.55	4,228,792	5,292,791	-20.10
115	First Tennessee Bank NA, Memphis	802,526	1,007,343	-20.33	16,844	2.10	3,541,061	3,474,665	1.91	6,142,997	5,733,432	7.14
116	First Interstate Bank of Nevada NA, Reno	801,095	648,356	23.56	16,959	2.12	2,293,103	1,900,207	20.68	3,857,809	3,446,040	11.95
117	M&I Marshall and Ilsley Bank, Milwaukee	799,947	746,864	7.11	4,785	0.60	1,705,196	1,510,133	12.92	2,692,560	2,630,138	2.37
118	Midlantic National Bank/North, West Paterson, N.J.	789,112	653,036	20.84	21,981	2.79	2,811,310	2,516,423	11.72	3,757,314	3,285,269	14.37
119	First City, Texas-Dallas	780,298	341,053	128.79	10,668	1.37	1,748,146	1,310,984	33.35	2,589,122	2,296,766	12.73
120	First Hawaiian Bank, Honolulu	777,370	700,470	10.98	3,748	0.48	2,495,576	2,119,548	17.74	4,765,425	3,970,072	20.03
121	First National Bank, Cincinnati	776,421	693,618	11.94	18,122	2.33	2,146,313	1,968,543	9.03	3,146,184	3,030,652	3.81
122	Union Trust Co., Stamford, Conn.	771,512	761,125	1.36	22,093	2.86	2,468,394	2,430,565	1.56	3,487,926	3,402,175	2.52
123	First Wisconsin National Bank, Milwaukee	770,720	766,612	0.54	6,502	0.84	2,403,650	2,407,207	-0.15	3,669,265	3,570,769	2.76
124	Old Kent Bank and Trust Co., Grand Rapids, Mich.	767,412	675,853	13.55	8,340	1.09	1,872,167	1,627,288	15.06	3,238,265	3,259,086	-0.64
125	First Florida Bank NA, Tampa	764,750	716,554	6.73	13,166	1.72	3,691,342	3,537,459	4.35	5,570,949	5,104,694	9.13
126	Sun Bank NA, Orlando, Fla.	756,760	693,799	9.07	6,368	0.84	2,893,590	2,688,519	7.63	4,326,301	3,937,904	9.86
127	Sumitomo Bank of California, San Francisco	752,265	706,055	6.54	8,084	1.07	3,398,626	2,765,357	22.90	4,400,655	3,718,885	18.33
128	Provident Bank, Cincinnati	742,548	571,346	29.96	4,047	0.55	1,480,462	1,318,813	12.26	2,094,884	1,944,696	7.72
129	Whitney National Bank, New Orleans	740,486	838,941	-11.74	30,662	4.14	1,434,965	1,551,416	-7.51	2,727,479	2,745,857	-0.67
130	INB National Bank, Indianapolis	728,404	713,968	2.02	12,644	1.74	3,352,884	3,246,276	3.28	4,960,730	4,914,945	0.93
131	First Union National Bank of Georgia, Atlanta	720,116	594,639	22.45	18,149	2.49	3,244,492	2,948,127	10.05	4,508,899	4,161,750	8.34
132	Chemical Bank New Jersey NA, Morristown	719,045	472,609	52.14	17,799	2.48	3,616,392	1,490,516	142.63	4,704,676	1,988,756	136.56
133	Bank One Columbus NA, Ohio	712,510	723,626	-1.54	13,742	1.93	2,703,633	2,430,156	11.25	4,247,840	4,085,281	3.98
134	Bank One Milwaukee NA	699,997	509,689	37.34	7,526	1.08	1,734,340	1,265,339	37.07	2,573,590	1,829,221	40.69
135	First Interstate Bank of Washington NA, Seattle	695,905	597,821	16.41	5,798	0.83	2,481,922	2,046,879	21.25	3,642,129	3,288,401	10.76
136	Citibank (South Dakota) NA, Sioux Falls	687,609	555,955	23.68	21,900	3.18	10,090,796	12,805,721	-21.20	11,142,112	13,557,319	-17.81
137	First Alabama Bank, Montgomery	687,009	660,058	4.08	5,909	0.86	3,619,507	3,117,717	16.09	5,398,038	5,069,517	6.48
138	NCNB National Bank of South Carolina, Columbia	686,420	524,953	30.76	5,351	0.78	3,207,954	2,614,886	22.68	5,025,504	3,556,512	41.30
139	Equitable Bank NA, Baltimore	682,377	736,506	-7.35	17,695	2.59	2,976,952	2,724,704	9.26	4,824,998	4,643,873	3.90
140	Manufacturers Hanover Bank (Delaware), Wilmington	679,725	936,872	-27.45	21,145	3.11	958,797	1,345,216	-28.73	1,916,379	2,163,869	-11.44
141	Israel Discount Bank of New York	678,329	727,015	-6.70	8,798	1.30	1,013,582	1,125,836	-9.97	4,776,924	4,310,499	10.82
142	Merchants National Bank & Trust Co., Indianapolis	662,209	585,593	13.08	7,359	1.11	2,133,832	1,947,077	9.59	3,632,032	3,336,776	8.85
143	Northeastern Bank of Pennsylvania, Wilkes-Barre	655,669	700,225	-6.36	30,339	4.63	1,847,081	1,898,433	-2.70	2,681,999	2,480,887	8.11
144	Tokai Bank of California, Los Angeles	654,430	520,089	25.83	16,825	2.57	974,432	802,759	21.39	1,127,179	939,277	20.00
145	Premier Bank NA, Baton Rouge, La.	643,719	704,345	-8.60	50,053	7.78	2,220,217	NA	.....	4,230,700	4,067,211	4.02
146	Banco Popular de Puerto Rico, San Juan	642,923	595,792	7.91	10,963	1.71	3,277,659	3,097,359	5.82	5,923,309	5,661,394	4.63
147	Florida National Bank, Jacksonville	636,642	671,117	-5.14	16,225	2.55	4,248,139	4,586,760	-7.38	7,815,325	7,761,996	0.69
148	Citizens and Southern National Bank of South Carolina	635,205	591,507	7.39	2,374	0.37	2,501,064	2,305,413	8.49	3,938,167	3,732,422	5.51
149	Central Bank of the South, Birmingham, Ala.	635,201	591,024	7.47	5,494	0.86	2,644,496	2,470,489	7.04	4,238,285	3,889,690	8.96
150	Valley Bank of Nevada, Las Vegas	626,992	550,941	13.80	4,435	0.71	1,788,297	1,490,514	19.98	2,881,101	2,361,111	22.02
151	Bank of Boston Connecticut, Waterbury	622,900	579,746	7.44	31,847	5.11	2,041,677	2,185,114	-6.56	2,661,594	2,680,338	-0.70
152	Daiwa Bank Trust Co., New York	612,997	607,460	0.91	0	0.00	1,001,012	915,991	9.28	2,491,302	2,132,168	16.84
153	Manufacturers and Traders Trust Co., Buffalo, N.Y.	607,763	540,938	12.35	2,144	0.35	2,772,560	2,452,797	13.04	4,044,705	3,855,814	4.90
154	United Jersey Bank NA, Princeton, N.J.	602,684	464,782	29.67	16,844	2.79	1,407,820	1,229,345	14.52	2,028,105	1,860,189	9.03
155	Mercantile Bank NA, Clayton, Mo.	602,595	670,055	-10.07	9,256	1.54	2,878,681	2,779,026	3.59	4,264,659	3,915,781	8.91
156	Branch Banking and Trust Co., Wilson, N.C.	601,887	527,061	14.20	5,542	0.92	2,932,204	2,796,978	4.83	4,456,943	4,065,078	9.64
157	First Security Bank of Utah NA, Salt Lake City	592,488	626,066	-5.36	2,985	0.50	2,255,493	2,023,168	11.48	3,411,723	3,018,662	13.02
158	Norstar Bank, Hempstead, N.Y.	590,239	495,449	19.13	3,820	0.65	1,892,635	1,541,711	9.79	2,623,176	2,502,461	4.82
159	Mitsui Manufacturers Bank, Los Angeles	581,656	712,538	-18.37	38,416	6.60	992,257	1,118,272	-11.27	1,346,558	1,606,317	-16.28
160	National Community Bank, Rutherford, N.J.	580,000	510,259	13.67	8,294	1.43	2,966,036	2,757,025	7.58	4,022,772	3,614,416	11.30
161	Sovran Bank/Maryland, Beathesda	578,239	693,898	-16.67	12,797	2.21	2,608,399	2,641,247	-1.24	4,171,579	3,993,149	4.47
162	Deposit Guaranty National Bank, Jackson, Miss.	572,566	540,324	5.97	9,434	1.65	2,341,335	2,204,225	6.22	3,728,679	3,556,611	4.84
163	Rhode Island Hospital Trust National Bank, Providence,	567,415	782,698	-27.51	26,167	4.61	1,813,942	1,944,699	-6.72	2,965,676	3,003,179	-1.25
164	LTCB Trust Co., New York	569,713	415,902	34.58	0	0.00	819,804	522,047	57.04	992,370	659,255	50.53
165	Barclays Bank of New York NA, New York	559,381	550,271	1.66	11,649	2.08	2,543,552	2,424,377	4.92	3,339,696	3,136,265	6.49
166	Imperial Bank, Los Angeles	556,308	383,566	45.04	3,650	0.66	1,873,477	1,225,788	52.84	2,914,163	2,390,809	21.89
167	West One Bank Idaho NA, Boise	556,067	460,683	20.70	5,612	1.01	1,931,031	1,699,864	15.64	3,258,625	3,002,192	8.54
168	Citizens & Southern National Bank, Ft. Lauderdale, Fla	555,875	439,043	26.61	5,643	1.02	3,827,147	3,422,445	11.82	6,209,090	5,302,580	17.10
169	First American National Bank, Nashville, Tenn.	552,741	573,534	-3.63	26,296	4.76	2,036,871	1,972,499	3.26	3,047,923	3,272,427	-6.86
170	First Bank NA, Milwaukee	549,345	488,256	12.51	6,470	1.18	1,222,962	1,113,482	9.83	1,551,203	1,510,579	2.69
171	Bank of New England-West NA, Springfield, Mass.	543,698	576,702	-5.72	20,343	3.74	1,351,075	1,728,221	-21.82	1,682,104	2,037,721	-17.45
172	Union Planters National Bank, Memphis, Tenn.	529,450	571,343	-7.33	2,455	0.46	1,606,274	1,593,070	0.95	2,584,207	2,688,932	-3.89
173	SouthTrust Bank of Alabama NA, Birmingham	528,833	501,736	5.40	6,039	1.14	2,038,508	1,828,239	11.50	3,473,260	3,113,604	11.55
174	Puget Sound National Bank, Tacoma, Wash.	512,637	400,071	28.14	2,798	0.55	2,025,279	1,576,022	28.51	2,655,180	2,124,540	24.98
175	Dominion Bank NA, Roanoke, Va.	510,684	571,844	-10.70	5,401	1.06	2,875,378	2,373,008	21.17	4,763,899	4,403,948	8.17
176	Mercantile-Safe Deposit and Trust Co., Baltimore	508,109	511,131	-0.59	7,714	1.52	1,201,833	1,106,542	8.61	1,743,136	1,582,219	10.17
177	Third National Bank, Nashville, Tenn.	505,260	594,605	-15.03	6,957	1.38	1,850,450	1,967,642	-5.96	2,618,347	2,736,555	-4.32
178	Central Fidelity Bank, Richmond	503,936	530,279	-4.97	3,013	0.60	3,518,300	3,251,147	8.22	5,433,351	4,826,668	12.57
179	Liberty National Bank & Trust Co., Louisville, Ky.	501,641	448,188	11.93	4,260	0.85	1,735,219	1,564,502	10.91	2,559,270	2,306,162	10.98
180	Banco de Ponce, P.R.	500,199	398,328	25.57	20,886	4.18	1,714,849	1,651,300	3.85	2,947,020	2,745,626	7.34
181	United Bank & Trust Co., Hartford, Conn.	487,672	544,398	-10.42	18,334	3.76	1,732,174	1,537,844	12.64	2,332,842	2,166,596	7.67
182	New Jersey National Bank, Pennington	476,439	552,637	-13.79	3,923	0.82	1,909,790	1,851,516	3.15	2,428,007	2,346,203	3.49
183	Trustmark National Bank, Jackson, Miss.	475,218	483,032	-1.62	4,732	1.00	1,810,182	1,780,204	1.68	3,101,804	2,890,722	7.30
184	Marine Midland (Delaware) NA, Wilmington	454,043	441,840	2.76	14,394	3.17	2,167,185	2,031,680	6.67	2,250,055	2,074,999	8.44
185	Texas Commerce Bank, Dallas NA	445,656	474,270	-6.03	15,265	3.43	781,672	890,071	-12.18	2,090,567	1,970,192	6.11
186	Commerce Bank of St. Louis NA, Clayton, Mo.	445,186	336,223	32.41	1,588	0.36	1,517,330	1,215,930	24.79	2,192,532	1,958,268	11.96
187	Banco Central Corp., Hato Rey, P.R.	443,618	359,660	23.34	19,618	4.42	697,889	631,305	10.55	1,647,600	1,473,920	11.78
188	LaSalle National Bank, Chicago	431,174	488,709	-11.77	10,196	2.36	897,712	955,921	-6.09	1,408,570	1,367,225	3.02
189	Banco de Santander-Puerto Rico, Hato Rey	429,939	398,977	7.76	21,022	4.89	1,410,059	1,130,135	24.77	2,171,418	1,876,260	15.73
190	Union Bank and Trust Co. NA, Grand Rapids, Mich.	428,814	368,564	16.35	560	0.13	1,023,904	848,980	20.60	1,292,011	1,071,330	20.60
191	Bank of the West, San Francisco	428,320	346,575	23.59	22,721	5.30	1,473,335	1,246,205	18.23	1,912,098	1,683,433	13.58
192	Bank One Dayton NA, Ohio	426,658	432,435	-1.34	6,707	1.57	1,604,681	1,511,716	6.15	2,397,604	2,167,583	10.61
193	First Eastern Bank NA, Wilkes-Barre, Pa.	424,367	536,767	-20.94	2,684	0.63	1,833,931	1,543,856	18.79	2,295,695	2,075,889	10.59
194	United States Trust Co., Boston	423,595	386,470	9.61	4,511	1.06	969,651	886,487	8.25	1,399,599	1,253,580	11.65
195	Merchants Bank, Kansas City, Mo.	420,773	477,744	-11.93	8,584	2.04	1,490,901	1,441,930	3.40	1,836,352	1,648,930	11.37
196	Trust Company of New Jersey, Jersey City	419,652	381,103	10.12	22,440	5.35	1,136,833	1,108,515	2.55	1,845,911	1,655,532	11.50
197	Hamilton Bank, Lancaster, Pa.	415,431	437,581	-5.06	1,243	0.30	2,320,634	2,134,020	8.74	2,727,436	2,718,769	0.32
198	National Bank of Alaska, Anchorage	413,363	348,479	18.62	6,043	1.46	920,246	818,795	12.39	2,130,404	1,636,895	30.15
199	Union National Bank, Pittsburgh	410,123	429,726	-4.56	9,749	2.38	1,411,053	1,469,460	-3.97	2,296,402	2,464,725	-6.83
200	Wilmington Trust Co., Del.	405,213	292,661	38.46	2,357	0.58	2,371,708	2,045,261	15.96	3,702,878	2,982,145	24.17

Data Source: Data are from the federal regulatory "Report of Condition" filed by all federally-insured commercial banks. American Banker's statistical staff extracted these data from **BankSource**, a data base provided by **W.C. Ferguson & Co.**, Irving, Tex. The 1988 data are not adjusted for mergers in 1989. **Business Loans** are total commercial and industrial loans, and are taken from schedule RC-C of the Report of Condition. Data are consolidated to include both domestic and foreign offices. Loans to both domestic and foreign businesses are included. The appropriate line reference numbers on Schedule RC-C are: Column A— Consolidated Bank— item 4.a. (commercial and industrial loans to U.S. addressees) and item 4.b. (commercial and industrial loans to non-U.S. addressees). **Bad Business Loans** are total business loans that are 90 or more days past due plus total business loans placed on a nonaccrual basis. Data are from Schedule RC-N, item 3a + item 3b (Columns B + C). **Bad Business Loans/Business Loans** is the ratio of bad business loans to total business loans, expressed as a percentage. **Total Loans** are loans and leases, net of unearned income and are from RC-Balance Sheet, line 4.a. **Total Assets** are total consolidated assets from RC-Balance Sheet, line 12. **Compiled by American Banker, Copyright 1990.**

Top 300 Banks in Business Lending

Based on Federal Regulatory Report of Condition data for Dec. 31, 1989, compared with Dec. 31, 1988 (dollar amounts in thousands)

Rank 12/89		Total Business Loans			Bad Bus. Loans	Bad Bus. Loans/ Bus. Loans	Total Loans			Total Assets		
		12/31/89	12/31/88	% Chg.	12/31/89		12/31/89	12/31/88	% Chg.	12/31/89	12/31/88	% Chg.
201	Key Bank NA, Albany, N.Y.	395,122	360,407	9.63	7,306	1.85	1,719,724	1,551,299	10.86	2,624,120	2,417,338	8.55
202	Zions First National Bank, Salt Lake City, Utah	394,840	367,665	7.39	17,590	4.45	1,617,647	1,615,853	0.11	2,500,894	2,442,930	2.36
203	First American Bank of Maryland, Silver Spring	393,935	340,068	15.84	1,043	0.26	1,006,954	888,987	13.27	1,530,522	1,369,668	11.74
204	Citizens First National Bank, Ridgewood, N.J.	388,869	379,396	2.50	15,039	3.87	2,157,857	1,941,074	11.17	3,060,705	2,662,627	14.95
205	Prudential Bank & Trust Co., Atlanta	385,142	327,269	17.68	750	0.19	471,837	421,556	11.93	1,262,027	1,075,168	17.38
206	Sovran Bank/DC National, Washington, D.C.	383,026	307,227	24.67	5,162	1.35	848,150	659,181	28.67	1,074,771	813,513	32.11
207	Sun Bank/Miami NA	382,302	400,247	-4.48	6,289	1.65	1,466,933	1,519,737	-3.47	2,152,796	2,133,275	0.92
208	National Bank of Washington, Washington, D.C.	382,188	327,917	16.55	15,840	4.14	1,458,148	1,455,397	0.19	1,884,642	1,967,460	-4.21
209	Fleet Bank, Nashua, N.H.	381,920	206,593	84.87	9,743	2.55	1,466,152	708,120	91.14	1,890,011	969,087	95.03
210	First American Bank NA, Washington, D.C.	377,449	387,509	-2.60	7,369	1.96	1,160,862	1,195,441	-2.89	2,027,253	1,926,611	5.22
211	Community Bank, Los Angeles	376,903	409,845	-8.04	6,197	1.64	820,087	707,587	15.90	1,320,393	1,278,594	3.27
212	Equibank, Pittsburgh	372,097	367,330	1.30	12,525	3.37	1,660,137	1,473,056	12.70	3,023,971	2,662,570	13.57
213	First National Bank of Commerce, New Orleans	362,923	322,610	12.50	745	0.21	1,522,716	1,360,803	11.89	3,020,945	2,692,182	12.21
214	First-Citizens Bank & Trust Co., Raleigh, N.C.	362,326	364,954	-0.72	1,927	0.53	2,164,809	1,857,664	16.54	3,678,959	3,396,198	8.33
215	Merchants Bank NA, Allentown, Pa.	357,021	316,998	12.63	14,371	4.03	1,202,961	1,197,376	0.47	1,956,494	1,831,297	6.84
216	Society Bank NA, Dayton, Ohio	354,046	351,158	0.82	3,353	0.95	1,397,612	1,303,094	7.25	1,973,133	1,942,888	1.56
217	National State Bank, Elizabeth, N.J.	353,842	329,160	7.50	18,007	5.09	1,570,379	1,452,028	8.15	2,193,000	2,134,460	2.74
218	First Source Bank, South Bend, Ind.	353,451	386,220	-8.48	3,827	1.08	735,832	741,741	-0.80	1,143,624	1,060,010	7.89
219	Key Bank Maine, Augusta	352,901	263,460	33.95	4,755	1.35	1,285,663	1,224,636	4.98	1,754,305	1,681,060	4.36
220	Shawmut Worcester County Bank NA, Worcester, Mass.	351,347	306,254	14.72	7,059	2.01	1,134,790	1,114,622	1.81	1,531,364	1,503,472	1.86
221	Key Bank of Central New York NA, Syracuse	349,878	321,853	8.71	13,697	3.91	1,710,544	1,591,266	7.49	2,516,249	2,400,031	4.84
222	Bank of Oklahoma NA, Tulsa	349,276	306,591	13.92	6,108	1.75	1,156,172	1,010,138	14.46	1,957,735	1,712,206	14.34
223	Shawmut Arlington Trust Co., Lawrence, Mass.	347,715	447,444	-22.29	14,712	4.23	1,187,024	1,379,452	-13.95	1,761,214	2,008,195	-12.30
224	Marquette Bank Minneapolis NA	342,540	295,260	16.01	5,410	1.58	955,646	866,723	10.26	1,645,613	1,455,787	13.04
225	York Bank & Trust Co., Pa.	341,467	295,648	15.50	6,092	1.78	966,239	827,524	16.76	1,285,349	1,110,384	15.76
226	United Bank of Denver NA, Denver	340,559	332,828	2.32	17,854	5.24	1,398,137	1,344,276	4.01	2,870,804	2,740,911	4.74
227	Casco Northern Bank NA, Portland, Me.	338,523	373,247	-9.30	6,364	1.88	1,382,892	1,313,031	5.32	1,765,822	1,599,699	10.38
228	Boatmen's First National Bank, Kansas City, Mo.	336,184	389,090	-13.60	20,440	6.08	1,690,909	1,435,906	17.76	3,033,435	2,290,342	32.44
229	Estebank, Stony Brook, N.Y.	334,935	278,416	20.30	9,553	2.85	489,038	430,417	13.62	688,226	568,472	21.07
230	First Security Bank of Idaho NA, Boise	334,882	294,868	13.57	182	0.05	1,554,469	1,371,484	13.34	2,095,378	1,776,973	17.92
231	Canadian Imperial Bank of Commerce (New York)	331,817	350,727	-5.39	21,414	6.45	591,417	692,563	-14.60	624,824	693,079	-9.85
232	First Security National Bank & Trust Co., Lexington, K	330,331	282,281	17.02	4,084	1.24	928,148	869,308	6.77	1,469,804	1,348,051	9.03
233	Chicago-Tokyo Bank	327,668	286,896	14.21	874	0.27	422,166	353,460	19.44	582,079	487,665	19.36
234	Bucks County Bank & Trust Co., Parkasie	324,178	303,490	6.82	4,519	1.39	913,844	861,496	6.08	1,231,870	1,271,309	-3.10
235	Summit Bank, Fort Wayne, Ind.	323,811	300,758	7.66	8,766	2.71	1,194,110	1,155,432	3.35	1,810,424	1,693,237	6.92
236	Sunburst Bank, Grenada, Miss.	323,627	294,992	9.71	6,451	1.99	904,732	803,305	12.63	1,478,527	1,402,504	5.42
237	Norwest Bank Des Moines NA, Iowa	322,741	281,442	14.67	1,290	0.40	1,019,871	980,951	3.97	1,592,699	1,390,099	14.57
238	Frost National Bank, San Antonio, Tex.	321,758	408,623	-21.26	10,706	3.33	986,071	1,047,102	-5.83	2,686,184	2,352,508	14.18
239	Lake Shore National Bank, Chicago	321,674	300,735	6.96	3,460	1.08	569,157	552,732	2.97	820,986	824,463	-0.42
240	United Missouri Bank of Kansas City NA	321,378	303,308	5.96	2,248	0.70	621,145	650,668	-4.54	2,103,358	1,899,884	10.72
241	First American Bank of New York	320,316	268,795	19.17	6,982	2.18	1,007,808	875,733	15.08	1,615,826	1,381,762	16.94
242	Commerce Bank of Kansas City NA, Mo.	315,319	353,729	-10.86	2,720	0.86	826,809	796,515	3.80	1,737,500	1,516,217	14.60
243	Valley National Bank, Passaic, N.J.	311,430	250,338	24.40	1,281	0.41	1,352,619	1,165,941	16.01	1,809,049	1,696,021	7.30
244	Boulevard Bank NA, Chicago	310,582	301,970	2.85	6,245	2.01	722,363	669,405	7.91	911,215	874,230	4.23
245	Bank One Cleveland NA	310,299	316,807	-2.05	13,696	4.41	1,195,862	1,304,055	-8.30	1,778,410	1,774,510	0.22
246	First National Bank, Toms River, N.J.	310,182	476,681	-34.93	7,839	2.53	1,295,541	1,296,192	-0.05	1,864,572	1,924,751	-3.13
247	North Fork Bank & Trust Co., Mattituck, N.Y.	310,157	235,661	31.61	9,436	3.04	738,940	659,055	12.12	990,531	847,222	16.92
248	First Interstate Bank of Denver NA	306,878	387,422	-20.79	6,502	2.12	969,610	1,012,351	-2.25	1,825,592	2,028,480	-10.00
249	First Los Angeles Bank	306,525	246,342	24.43	12,660	4.13	622,631	522,021	19.27	1,035,687	861,051	20.28
250	Southern National Bank of N.C., Lumberton, N.C.	306,167	347,451	-11.88	2,272	0.74	1,609,530	1,489,330	8.07	2,502,824	2,246,448	11.41
251	First Valley Bank, Bethlehem, Pa.	303,351	201,526	50.53	8,431	2.78	680,253	625,094	8.82	994,089	1,001,566	-0.75
252	Citibank (Delaware), New Castle	300,588	104,634	187.28	2,522	0.84	842,712	593,262	42.05	2,051,987	1,459,930	40.55
253	Bank of New York (Delaware), Wilmington	300,542	260,985	15.16	0	0.00	3,783,265	3,241,419	16.72	3,859,017	3,294,913	17.12
254	Peoples Bank & Trust Co., Rocky Mount, N.C.	297,525	282,916	5.16	824	0.28	742,914	751,834	-1.19	1,074,734	1,085,875	-1.03
255	Bank of Delaware, Wilmington	296,199	291,315	1.68	1,473	0.50	1,371,546	1,275,066	7.57	2,083,287	1,905,940	9.30
256	Dominion Bank of Middle Tennessee, Nashville	291,115	291,154	-0.01	7,260	2.49	1,089,749	1,061,806	2.63	1,649,345	1,535,010	7.45
257	First American Bank of Georgia NA, Atlanta	287,651	308,842	-6.86	3,170	1.10	859,953	930,748	-7.61	1,845,043	1,721,424	7.18
258	Bank IV Wichita NA, Kan.	285,587	300,269	-4.89	2,802	0.98	840,147	836,715	0.41	1,574,363	1,514,259	3.97
259	First Fidelity Bank NA, Burlington Township, N.J.	283,588	256,100	10.73	9,066	3.20	1,497,496	1,402,973	6.74	2,251,966	2,045,843	10.08
260	American National Bank & Trust C., St. Paul, Minn.	278,024	219,922	26.42	3,594	1.29	546,530	466,846	17.07	797,689	697,328	14.39
261	Merrill/Horstar Bank, Bangor, Me.	277,698	345,866	-19.71	10,381	3.74	1,347,402	1,299,388	3.70	1,823,762	1,861,893	-2.05
262	Cole Taylor Bank, Chicago	275,963	75,159	267.17	11,524	4.18	680,809	196,966	245.65	1,201,261	338,750	254.62
263	Merchants Bank of New York	274,515	266,575	2.98	3,606	1.31	311,409	305,112	2.06	667,521	668,007	-0.07
264	Westamerica Bank NA, San Rafael, Calif.	273,059	286,867	-4.81	2,722	1.00	941,827	935,449	0.68	1,343,415	1,264,761	6.22
265	Texas Commerce Bank El Paso NA	273,019	306,823	-11.02	3,836	1.41	541,400	587,264	-7.81	1,201,846	1,227,577	-2.11
266	First American National Bank, Knoxville, Tenn.	272,800	278,735	-2.13	6,689	2.45	965,092	942,231	2.43	1,431,157	1,455,194	-1.65
267	Central Trust Co., Rochester, N.Y.	271,565	240,351	12.99	2,934	1.08	727,214	702,476	3.52	997,379	957,033	4.22
268	BayBank Norfolk County Trust Co., Dedham, Mass.	269,738	253,665	6.34	280	0.10	1,424,628	1,343,043	6.07	1,776,362	1,620,122	9.64
269	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	269,594	305,313	-11.70	11,731	4.35	778,011	820,587	-5.19	1,471,723	1,341,596	9.70
270	Colorado National Bank, Denver	268,818	238,474	12.72	4,924	1.83	866,761	783,128	13.23	1,504,834	1,408,171	6.86
271	Capital Bank, Miami	267,158	266,757	0.53	19,677	7.37	655,752	619,373	5.87	971,179	918,268	5.76
272	Sun Bank/South Florida NA, Ft. Lauderdale	266,514	239,343	11.35	7,181	2.69	1,369,004	1,256,488	8.95	2,145,086	1,965,908	9.11
273	First National Bank, Dayton, Ohio	261,352	253,023	3.29	1,569	0.60	811,088	748,973	8.29	1,036,131	968,887	6.94
274	Durfee Attleboro Bank, Fall River, Mass.	256,962	214,337	19.89	12,239	4.76	396,187	353,407	12.11	472,137	449,466	5.04
275	Pacific Bank NA, San Francisco	256,103	193,350	32.46	879	0.34	523,470	441,028	18.69	676,510	551,141	22.75
276	First New York Bank For Business	254,858	225,953	12.79	4,955	1.94	535,395	446,488	19.91	895,830	804,648	15.06
277	Marine Bank, Warren, Pa.	251,881	221,624	13.65	6,128	2.43	798,355	711,509	12.21	1,766,426	1,675,667	5.42
278	Summit Trust Co., N.J.	251,270	198,867	26.35	2,657	1.06	1,081,137	949,518	13.86	1,535,590	1,372,548	11.88
279	First Peoples Bank of New Jersey, Haddon Township	249,782	154,424	61.75	11,064	4.43	747,596	646,256	15.68	1,046,351	944,925	10.73
280	Security Pacific Bank Oregon, Portland	249,683	219,678	13.66	10,207	4.09	1,085,864	953,737	13.85	1,425,821	1,226,892	16.21
281	Mark Twain Bank NA, Ladue, Mo.	246,998	249,434	-0.98	6,466	2.62	1,061,953	1,020,307	4.08	1,422,469	1,352,941	5.14
282	Citibank (Arizona), Phoenix	246,766	445,043	-44.55	35,562	14.41	1,886,289	2,137,780	-11.76	2,862,953	2,816,042	1.67
283	Bank of New England/Old Colony NA, Providence, R.I.	245,722	290,527	-15.42	8,482	3.45	856,675	853,964	0.32	1,300,942	1,120,368	16.12
284	First of America Bank-SE Michigan NA, Detroit	244,733	243,032	0.70	1,743	0.71	1,814,074	1,706,680	6.29	2,634,659	2,557,293	3.03
285	Atlantic Bank of New York	244,678	166,740	46.74	4,303	1.76	712,135	619,664	14.92	1,041,075	1,100,321	-5.38
286	Citizens Bank of Maryland, Riverdale	244,216	191,076	27.81	2,367	0.98	1,405,416	1,100,643	27.69	2,105,353	1,774,477	18.65
287	South Shore Bank, Quincy, Mass.	241,015	296,249	-18.64	327	0.14	810,690	795,799	1.87	1,148,072	1,120,629	2.45
288	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	240,490	289,362	-16.90	3,130	1.30	1,337,304	1,319,219	1.37	2,387,576	2,490,797	-4.14
289	BayBank Boston NA	235,367	173,614	35.57	7,408	3.15	614,162	500,334	22.75	813,072	686,489	18.44
290	National Bank of Commerce, Memphis, Tenn.	233,624	265,961	-12.16	399	0.17	813,078	811,758	0.16	1,632,720	1,482,655	10.12
291	United Penn Bank, Wilkes-Barre, Pa.	233,575	159,946	46.03	11,613	4.97	965,390	874,356	10.41	1,308,649	1,272,160	2.87
292	Ameritrust National Bank-Michiana, Elkhart, Ind.	232,907	188,918	23.28	5,546	2.38	791,387	634,899	24.69	998,690	864,647	15.68
293	Commonwealth National Bank, Harrisburg, Pa.	232,621	240,827	-3.33	206	0.09	1,117,632	1,005,774	11.12	1,461,600	1,405,746	3.97
294	BayBank Harvard Trust Co., Cambridge, Mass.	231,154	238,965	-3.27	5,626	2.43	1,030,795	1,020,247	1.03	1,466,346	1,429,737	2.56
295	Barnett Bank of Jacksonville NA, Fla.	229,029	203,019	12.81	529	0.23	1,521,352	1,286,564	18.25	1,907,847	1,784,226	11.97
296	United Carolina Bank, Whiteville, N.C.	224,516	221,765	1.24	1,074	0.48	1,459,230	1,395,178	4.59	2,246,821	2,034,002	10.56
297	Laredo National Bank, Tex.	223,918	360,568	-37.90	1,184	0.53	424,063	542,340	-21.81	1,252,341	1,321,682	-5.25
298	Norwest Bank South Dakota NA, Sioux Falls	221,513	204,651	8.24	2,246	1.01	1,329,557	1,161,472	14.47	2,141,456	1,831,253	16.94
299	United Jersey Bank/South NA, Cherry Hill, N.J.	220,864	145,616	51.69	3,816	1.73	695,749	616,477	12.86	1,061,406	960,352	10.52
300	National City Bank, Akron, Ohio	220,701	195,835	12.70	2,996	1.36	852,405	782,457	8.94	1,050,724	983,925	6.79

Data Source: Data are from the federal regulatory "Report of Condition" filed by all federally-insured commercial banks. American Banker's statistical staff extracted these data from **BankSource**, a data base provided by W.C. Ferguson & Co., Irving, Tex. The 1988 data are not adjusted for mergers in 1989. **Business Loans** are total commercial and industrial loans, and are taken from schedule RC-C of the Report of Condition. Data are consolidated to include both domestic and foreign offices. Loans to both domestic and foreign businesses are included. The appropriate line reference numbers on Schedule RC-C are: Column A— Consolidated Bank— item 4.a. (commercial and industrial loans to U.S. addressees) and item 4.b. (commercial and industrial loans to non-U.S. addressees). **Bad Business Loans** are total business loans that are 90 or more days past due plus total business loans placed on a nonaccrual basis. Data are from Schedule RC-N, item 3a + item 3b (Columns B + C). **Bad Business Loans/Business Loans** is the ratio of bad business loans to total business loans, expressed as a percentage. **Total Loans** are loans and leases, net of unearned income and are from RC-Balance Sheet, line 4.a. **Total Assets** are total consolidated assets from RC-Balance Sheet, line 12. **Compiled by American Banker, Copyright 1990.**

Top 300 Banks in Business Loans

Listed geographically in business loan size order within states

Rank 12/89		Business Loans 12/31/89	12/31/88	% Chg.
	ALABAMA			
59	AmSouth Bank NA, Birmingham	1,888,103	1,776,055	6.31
137	First Alabama Bank, Montgomery	687,009	660,058	4.08
149	Central Bank of the South, Birmingham	635,201	591,024	7.47
173	SouthTrust Bank of Alabama NA, Birmingham	528,833	501,736	5.40
	ALASKA			
198	National Bank of Alaska, Anchorage	413,363	348,479	18.62
	ARIZONA			
74	Valley National Bank, Phoenix	1,377,924	1,437,486	-4.14
102	First Interstate Bank of Arizona NA, Phoenix	987,694	1,476,054	-33.09
114	Security Pacific Bank Arizona, Phoenix	805,069	812,097	-0.87
282	Citibank (Arizona), Phoenix	246,766	445,043	-44.55
	CALIFORNIA			
2	Bank of America NT&SA, San Francisco	22,205,000	21,637,000	2.63
8	Wells Fargo Bank NA, San Francisco	11,087,907	10,337,957	7.25
9	Security Pacific National Bank, Los Angeles	10,232,712	10,014,236	2.18
20	Union Bank, San Francisco	4,410,988	4,655,671	-5.26
23	First Interstate Bank of California, Los Angeles	3,499,438	3,740,382	-6.44
56	Bank of California NA, San Francisco	1,949,808	1,980,912	-1.58
72	Sanwa Bank California, San Francisco	1,411,510	1,768,344	-20.18
103	City National Bank, Beverly Hills	905,380	894,293	1.24
127	Sumitomo Bank of California, San Francisco	752,265	706,055	6.54
144	Tokai Bank of California, Los Angeles	654,430	520,089	25.83
159	Mitsui Manufacturers Bank, Los Angeles	581,656	712,538	-18.37
186	Imperial Bank, Los Angeles	556,308	383,566	45.04
191	Bank of the West, San Francisco	428,320	346,575	23.59
211	Community Bank, Los Angeles	376,903	409,845	-8.04
249	First Los Angeles Bank	306,525	246,342	24.43
264	Westamerica Bank NA, San Rafael	273,059	286,867	-4.81
275	Pacific Bank NA, San Francisco	256,103	193,350	32.46
	COLORADO			
236	United Bank of Denver NA, Denver	340,559	332,828	2.32
248	First Interstate Bank of Denver NA	306,878	387,422	-20.79
270	Colorado National Bank, Denver	268,818	238,474	12.72
	CONNECTICUT			
54	Connecticut Bank & Trust Co. NA, Hartford	1,978,870	2,420,632	-18.25
57	Connecticut National Bank, Hartford	1,942,936	1,934,269	0.45
110	Citytrust, Bridgeport	827,087	817,166	1.21
122	Union Trust Co., Stamford	771,512	761,125	1.36
151	Bank of Boston Connecticut, Waterbury	622,900	579,746	7.44
181	United Bank & Trust Co., Hartford	487,672	544,388	-10.42
	DELAWARE			
48	Morgan Bank (Delaware), Wilmington	2,251,005	855,376	162.98
82	Bankers Trust (Delaware), Wilmington	1,283,210	1,468,156	-12.60
140	Manufacturers Hanover Bk (Delaware), Wilmington	679,725	936,872	-27.45
184	Marine Midland (Delaware) NA, Wilmington	454,043	441,840	2.76
200	Wilmington Trust Co.	405,213	292,661	38.46
252	Citibank (Delaware), New Castle	300,588	104,634	187.28
253	Bank of New York (Delaware), Wilmington	300,542	260,985	15.16
255	Bank of Delaware, Wilmington	296,199	291,315	1.68
	DISTRICT OF COLUMBIA			
87	American Security Bank NA, Washington, D.C.	1,200,359	977,046	22.86
112	Riggs National Bank, Washington, D.C.	815,962	798,863	2.14
206	Sovran Bank/DC National, Washington, D.C.	383,026	307,227	24.67
208	National Bank of Washington, D.C.	362,188	327,917	16.55
210	First American Bank NA, Washington, D.C.	377,449	387,509	-2.60
	FLORIDA			
53	Southeast Bank NA, Miami	2,109,074	2,236,886	-5.80
88	NCNB National Bank of Florida NA, Tampa	1,183,667	1,616,084	-26.76
97	First Union National Bank of Florida, Jacksonville	1,026,630	1,006,869	1.96
107	Barnett Bank of South Florida NA, Miami	853,614	679,384	25.65
125	First Florida Bank NA, Tampa	764,750	716,554	6.73
126	Sun Bank NA, Orlando	756,760	693,799	9.07
147	Florida National Bank, Jacksonville	636,642	671,117	-5.14
188	Citizens & Southern National Bank, Ft. Lauderdale	555,875	439,043	26.61
267	Sun Bank/Miami NA	362,302	400,247	-4.48
271	Capital Bank, Miami	267,158	265,757	0.53
272	Sun Bank/South Florida NA, Ft. Lauderdale	266,514	239,343	11.35
295	Barnett Bank of Jacksonville NA	229,029	203,019	12.81
	GEORGIA			
35	Citizens & Southern National Bank, Atlanta	2,659,395	2,300,727	15.59
60	Trust Company Bank, Atlanta	1,849,578	1,521,816	21.54
85	First National Bank, Atlanta	1,258,874	1,340,524	-6.09
100	Bank South NA, Atlanta	1,016,256	1,006,176	1.00
131	First Union National Bank of Georgia, Atlanta	726,116	594,639	22.45
205	Prudential Bank & Trust Co., Atlanta	385,142	327,269	17.68
257	First American Bank of Georgia NA, Atlanta	287,651	308,842	-6.86
	HAWAII			
70	Bank of Hawaii, Honolulu	1,470,892	1,167,759	25.96
120	First Hawaiian Bank, Honolulu	777,370	700,470	10.98
	IDAHO			
167	West One Bank Idaho NA, Boise	556,067	460,683	20.70
230	First Security Bank of Idaho NA, Boise	334,882	294,868	13.57
	ILLINOIS			
10	Continental Bank NA, Chicago	10,149,967	10,736,102	-5.46
12	First National Bank, Chicago	8,777,681	9,015,027	-2.63
34	Harris Trust and Savings Bank, Chicago	2,689,375	2,711,114	-1.54
48	Northern Trust Co., Chicago	2,362,480	1,929,815	22.42

Rank 12/89		Business Loans 12/31/89	12/31/88	% Chg.
	ILLINOIS (continued)			
65	American National Bank & Trust Co., Chicago	1,697,862	1,438,842	18.00
89	Exchange National Bank, Chicago	1,164,538	931,982	24.95
166	LaSalle National Bank, Chicago	431,174	488,709	-11.77
233	Chicago-Tokyo Bank	327,668	286,896	14.21
239	Lake Shore National Bank, Chicago	321,674	300,735	6.96
244	Boulevard Bank NA, Chicago	310,582	301,970	2.85
262	Cole Taylor Bank, Chicago	275,963	75,159	267.17
	INDIANA			
90	Bank One NA, Indianapolis	1,148,129	1,150,478	-0.20
130	INB National Bank, Indianapolis	728,404	713,968	2.02
142	Merchants National Bank & Trust Co., Indianapolis	662,209	585,593	13.08
218	First Source Bank, South Bend	353,451	386,220	-8.48
235	Summit Bank, Fort Wayne	323,811	300,758	7.66
269	Lincoln National Bank & Trust Co., Fort Wayne	269,594	305,313	-11.70
292	Ameritrust National Bank-Michiana, Elkhart	232,907	188,918	23.28
	IOWA			
237	Norwest Bank Des Moines NA	322,741	281,442	14.67
	KANSAS			
258	Bank IV Wichita NA	285,587	300,269	-4.89
	KENTUCKY			
76	Citizens Fidelity Bank & Trust Co., Louisville	1,361,318	1,352,350	0.66
93	First National Bank, Louisville	1,139,416	1,205,241	-5.46
179	Liberty National Bank & Trust Co., Louisville	501,641	448,188	11.93
232	First Security National Bank & Trust Co., Lexington	330,331	282,281	17.02
	LOUISIANA			
71	Hibernia National Bank, New Orleans	1,445,846	1,618,295	-10.66
129	Whitney National Bank, New Orleans	740,486	838,941	-11.74
145	Premier Bank NA, Baton Rouge	643,719	0	
213	First National Bank of Commerce, New Orleans	362,923	322,610	12.50
	MAINE			
219	Key Bank Maine, Augusta	352,901	263,460	33.95
227	Casco Northern Bank NA, Portland	336,523	373,247	-9.30
261	Merrill/Norster Bank, Bangor	277,898	345,966	-19.71
	MARYLAND			
58	Maryland National Bank, Baltimore	1,903,640	1,967,346	-3.24
75	First National Bank of Maryland, Baltimore	1,366,166	1,275,141	7.14
111	Signet Bank/Maryland, Baltimore	822,448	740,742	11.03
139	Equitable Bank NA, Baltimore	682,377	736,506	-7.35
161	Sovran Bank/Maryland, Beethede	578,239	693,898	-16.67
178	Mercantile-Safe Deposit and Trust Co., Baltimore	508,109	511,131	-0.59
203	First American Bank of Maryland, Silver Spring	393,935	340,068	15.84
286	Citizens Bank of Maryland, Riverdale	244,216	191,076	27.81
	MASSACHUSSETTS			
7	First National Bank, Boston	11,771,292	10,893,282	8.06
22	Bank of New England NA, Boston	3,937,796	4,209,035	-6.44
49	Shawmut Bank NA, Boston	2,242,614	2,238,805	0.17
101	State Street Bank and Trust Co., Boston	998,331	870,291	14.71
169	BayBank Middlesex, Burlington	843,266	851,805	-1.00
171	Bank of New England-West NA, Springfield	543,898	576,702	-5.72
194	United States Trust Co., Boston	423,595	386,470	9.61
220	Shawmut Worcester County Bank NA, Worcester	351,347	306,254	14.72
223	Shawmut Arlington Trust Co., Lawrence	347,715	447,444	-22.29
268	BayBank Norfolk County Trust Co., Dedham	269,736	253,885	6.34
274	Durfee Attleboro Bank, Fall River	256,962	214,337	19.89
287	South Shore Bank, Quincy	241,015	296,249	-18.64
289	BayBank Boston NA	235,367	173,614	35.57
294	BayBank Harvard Trust Co., Cambridge	231,154	238,965	-3.27
	MICHIGAN			
18	National Bank of Detroit	4,843,286	4,895,516	-1.07
36	Comerica Bank-Detroit	2,587,357	2,313,707	11.83
43	Manufacturers National Bank of Detroit	2,473,755	2,437,382	1.49
62	Michigan National Bank, Farmington Hills	1,812,640	1,751,393	3.50
124	Old Kent Bank and Trust Co., Grand Rapids	767,412	675,853	13.55
190	Union Bank and Trust Co. NA, Grand Rapids	428,814	368,564	16.35
284	First of America Bank-SE Michigan NA, Detroit	244,733	243,032	0.70
	MINNESOTA			
19	First Bank NA, Minneapolis	4,576,016	4,805,917	-4.78
40	Norwest Bank Minnesota NA, Minneapolis	2,513,002	2,257,345	11.33
224	Marquette Bank Minneapolis NA	342,540	295,260	16.01
260	American National Bank & Trust Co., St. Paul	278,024	219,922	26.42
	MISSISSIPPI			
182	Deposit Guaranty National Bank, Jackson	572,566	540,324	5.97
183	Trustmark National Bank, Jackson	475,218	483,032	-1.62
296	Sunburst Bank, Grenada	323,627	294,992	9.71
	MISSOURI			
73	Boatmen's National Bank, St. Louis	1,403,830	731,051	92.03
155	Mercantile Bank NA, Clayton, Mo.	602,595	670,055	-10.07
166	Commerce Bank of St. Louis NA, Clayton	445,186	336,223	32.41
195	Merchants Bank, Kansas City	420,773	477,744	-11.93
238	Boatmen's First National Bank, Kansas City	336,184	389,090	-13.60
240	United Missouri Bank of Kansas City NA	321,378	303,308	5.96
242	Commerce Bank of Kansas City NA	315,319	353,729	-10.86
281	Mark Twain Bank NA, Ladue	246,998	249,434	-0.98
	NEVADA			
116	First Interstate Bank of Nevada NA, Reno	801,095	648,356	23.56
180	Valley Bank of Nevada, Las Vegas	626,992	550,941	13.80

Top 300 Banks in Business Loans

Listed geographically in business loan size order within states

Rank 12/89		Business Loans 12/31/89	12/31/88	% Chg.
	NEW HAMPSHIRE			
209	Fleet Bank, Nashua	381,920	206,593	84.87
	NEW JERSEY			
24	Midlantic National Bank, Newark	3,268,579	1,837,612	77.87
31	First Fidelity Bank NA, Newark	2,821,045	2,546,094	10.80
51	First Jersey National Bank, Jersey City	2,149,165	2,193,729	-2.03
84	United Jersey Bank, Hackensack	1,281,268	1,109,645	15.47
118	Midlantic National Bank/North, West Paterson	789,112	653,006	20.84
132	Chemical Bank New Jersey NA, Morristown	719,045	472,609	52.14
154	United Jersey Bank NA, Princeton	602,684	464,782	29.67
160	National Community Bank, Rutherford	580,000	510,259	13.67
182	New Jersey National Bank, Pennington	476,439	552,637	-13.79
196	Trust Company of New Jersey, Jersey City	419,652	381,103	10.12
204	Citizens First National Bank, Ridgewood	388,869	379,396	2.50
217	National State Bank, Elizabeth	353,842	329,160	7.50
259	First Fidelity Bank NA, Burlington Township	283,588	256,100	10.73
243	Valley National Bank, Passaic	311,430	250,338	24.40
246	First National Bank, Toms River	310,162	476,681	-34.93
278	Summit Trust Co.	251,270	198,867	26.35
279	First Peoples Bank of N.J., Haddon Township	249,782	154,424	61.75
299	United Jersey Bank/South NA, Cherry Hill	220,884	145,616	51.69
	NEW YORK			
1	Citibank NA, New York	33,347,000	31,427,000	6.11
3	Chase Manhattan Bank NA, New York	21,072,410	19,491,022	8.11
4	Manufacturers Hanover Trust Co., New York	17,453,000	17,249,000	1.18
5	Bank of New York	16,245,228	7,709,336	110.72
6	Chemical Bank, New York	11,952,000	11,634,000	2.73
11	Morgan Guaranty Trust Co., New York	10,051,586	11,101,006	-9.45
13	Bankers Trust Co., New York	8,493,655	10,953,369	-22.46
16	National Westminster Bank USA, New York	6,746,076	6,106,939	10.47
17	Marine Midland Bank NA, Buffalo	5,242,439	5,590,948	-6.23
26	Bank of Tokyo Trust Co., New York	3,193,763	2,980,053	7.17
45	Republic National Bank, New York	2,398,661	1,519,845	57.82
52	Industrial Bank of Japan Trust Co., New York	2,118,505	1,814,842	16.73
78	European American Bank, New York	1,313,533	1,466,841	-10.45
80	Fuji Bank and Trust Co., New York	1,292,643	1,166,580	10.81
81	Bank Leumi Trust Co., New York	1,291,051	1,384,815	-6.77
83	Chase Lincoln First Bank NA, Rochester	1,281,840	1,384,594	-7.42
92	Norstar Bank NA, Buffalo	1,144,317	993,422	15.19
96	IBJ Schroder Bank & Trust Co., New York	1,043,082	722,926	44.29
106	Norstar Bank of Upstate NY, Albany	857,180	792,975	8.10
141	Israel Discount Bank of New York	678,329	727,015	-6.70
152	Delwa Bank Trust Co., New York	612,997	607,460	0.91
153	Manufacturers and Traders Trust Co., Buffalo	607,763	540,938	12.35
156	Norstar Bank, Hempstead	580,239	495,449	19.13
164	LTCB Trust Co., New York	559,713	415,902	34.58
165	Barclays Bank of New York NA, New York	559,381	550,271	1.66
201	Key Bank NA, Albany	395,122	360,407	9.63
221	Key Bank of Central New York NA, Syracuse	349,878	321,853	8.71
229	Extebank, Stony Brook	334,935	278,416	20.30
231	Canadian Imperial Bank of Commerce (New York)	331,817	350,727	-5.39
241	First American Bank of New York	320,316	268,795	19.17
247	North Fork Bank & Trust Co., Mattituck	310,157	235,661	31.61
263	Merchants Bank of New York	274,515	266,575	2.98
267	Central Trust Co., Rochester	271,565	240,351	12.99
276	First New York Bank For Business	254,858	225,953	12.79
285	Atlantic Bank of New York	244,678	166,740	46.74
	NORTH CAROLINA			
21	NCNB National Bank of North Carolina, Charlotte	4,201,828	3,547,663	18.44
29	Wachovia Bank and Trust Co. NA, Winston-Salem	3,045,486	2,952,455	3.15
30	First Union National Bank of N.C., Charlotte	2,841,969	2,517,669	12.88
155	Branch Banking and Trust Co., Wilson	601,887	527,061	14.20
214	First-Citizens Bank & Trust Co., Raleigh	362,326	364,954	-0.72
250	Southern National Bank of N.C., Lumberton	306,167	347,451	-11.88
254	Peoples Bank & Trust Co., Rocky Mount	297,525	282,916	5.16
296	United Carolina Bank, Whiteville	224,516	221,765	1.24
	OHIO			
32	Ameritrust Co. NA, Cleveland	2,727,530	2,533,310	7.67
47	National City Bank, Cleveland	2,294,877	2,024,660	13.35
67	Huntington National Bank, Columbus	1,548,861	1,421,685	8.95
69	Society National Bank, Cleveland	1,518,393	1,476,556	2.83
95	Fifth Third Bank, Cincinnati	1,046,589	871,185	20.13
98	BancOhio National Bank, Columbus	1,024,698	997,854	2.69
99	Society Bank & Trust, Toledo	1,017,354	1,187,318	-14.31
108	Central Trust Co. NA, Cincinnati	849,976	840,780	1.09
121	First National Bank, Cincinnati	776,421	693,618	11.94
126	Provident Bank, Cincinnati	742,548	571,346	29.96
133	Bank One Columbus NA	712,510	723,626	-1.54
162	Bank One Dayton NA	426,658	432,435	-1.34
218	Society Bank NA, Dayton	354,046	351,158	0.82
245	Bank One Cleveland NA	310,299	316,807	-2.05
273	First National Bank, Dayton	261,352	253,023	3.29
300	National City Bank, Akron	220,701	195,835	12.70
	OKLAHOMA			
222	Bank of Oklahoma NA, Tulsa	349,276	306,591	13.92
	OREGON			
37	United States National Bank, Portland	2,561,529	2,133,333	20.07
63	First Interstate Bank of Oregon NA, Portland	1,761,866	1,568,411	12.34
280	Security Pacific Bank Oregon, Portland	249,683	219,678	13.66

Rank 12/89		Business Loans 12/31/89	12/31/88	% Chg.
	PENNSYLVANIA			
14	Mellon Bank NA, Pittsburgh	7,392,659	6,768,163	9.23
25	Philadelphia National Bank	3,236,359	3,109,378	4.08
28	Pittsburgh National Bank	3,112,457	3,236,080	-3.82
33	Meridien Bank, Reading	2,710,929	2,422,220	11.92
38	Fidelity Bank NA, Philadelphia	2,547,412	3,045,563	-16.36
41	Provident National Bank, Philadelphia	2,474,361	2,100,413	17.80
64	First Pennsylvania Bank NA, Philadelphia	1,759,931	1,508,257	16.69
66	Continental Bank, Norristown	1,589,665	1,450,523	9.59
91	Mellon Bank (East) NA, Philadelphia	1,146,505	1,214,012	-5.56
143	Northeastern Bank of Pennsylvania, Wilkes-Barre	655,689	700,225	-6.36
193	First Eastern Bank NA, Wilkes-Barre	424,367	536,767	-20.94
197	Hamilton Bank, Lancaster	415,431	437,581	-5.06
199	Union National Bank, Pittsburgh	410,123	429,726	-4.56
212	Equibank, Pittsburgh	372,097	367,330	1.30
215	Merchants Bank NA, Allentown	357,021	316,998	12.63
225	York Bank & Trust Company	341,467	295,648	15.50
234	Bucks County Bank & Trust Co., Perkasie	324,178	303,490	6.82
251	First Valley Bank, Bethlehem	303,351	201,526	50.53
277	Marine Bank, Warren	251,881	221,624	13.65
288	Dauphin Deposit Bank & Trust Co., Harrisburg	240,490	289,382	-16.90
291	United Penn Bank, Wilkes-Barre	233,575	159,946	46.03
293	Commonwealth National Bank, Harrisburg	232,621	240,627	-3.33
	PUERTO RICO			
146	Banco Popular de Puerto Rico, San Juan	642,923	595,792	7.91
180	Banco de Ponce	500,199	398,328	25.57
187	Banco Central Corp., Hato Rey	443,618	359,660	23.34
189	Banco de Santander-Puerto Rico, Hato Rey	429,939	398,977	7.76
	RHODE ISLAND			
55	Fleet National Bank, Providence	1,966,931	1,746,218	12.75
163	Rhode Island Hospital Trust Nat'l Bank, Providence	567,415	782,698	-27.51
283	Bank of New England/Old Colony NA, Providence	245,722	290,527	-15.42
	SOUTH CAROLINA			
77	South Carolina National Bank, Columbia	1,354,585	1,244,410	8.85
138	NCNB National Bank of South Carolina, Columbia	686,420	524,953	30.76
148	Citizens and Southern Nat'l Bank of South Carolina	635,205	591,507	7.39
	SOUTH DAKOTA			
136	Citibank NA, Sioux Falls	687,609	555,955	23.68
298	Norwest Bank South Dakota NA, Sioux Falls	221,513	204,651	8.24
	TENNESSEE			
113	Sovran Bank/Central South, Nashville	810,501	639,658	26.71
115	First Tennessee Bank NA, Memphis	802,526	1,007,343	-20.33
169	First American National Bank, Nashville	552,741	573,534	-3.63
172	Union Planters National Bank, Memphis	529,450	571,343	-7.33
177	Third National Bank, Nashville	505,260	594,605	-15.03
256	Dominion Bank of Middle Tennessee, Nashville	291,115	291,154	-0.01
266	First American National Bank, Knoxville	272,800	278,735	-2.13
290	National Bank of Commerce, Memphis	233,624	265,961	-12.16
	TEXAS			
15	NCNB Texas National Bank, Dallas	6,835,195	4,413,291	54.88
27	Texas Commerce Bank NA, Houston	3,136,384	3,450,936	-9.06
58	Bank One Texas NA, Dallas	2,214,594	0	
61	First City National Bank, Houston	1,848,147	1,534,406	20.45
79	First Interstate Bank NA, Houston	1,300,816	1,546,160	-15.87
106	Team Bank NA, Fort Worth	855,438	0	
119	First City, Texas-Dallas	780,298	341,053	128.79
185	Texas Commerce bank, Dallas NA	445,656	474,270	-6.03
238	Frost National Bank, San Antonio	321,758	408,623	-21.26
265	Texas Commerce Bank El Paso NA	273,019	306,823	-11.02
297	Laredo National Bank	223,918	360,558	-37.90
	UTAH			
157	First Security Bank of Utah NA, Salt Lake City	592,486	626,066	-5.36
202	Zions First National Bank, Salt Lake City	394,840	367,665	7.39
	VIRGINIA			
39	Sovran Bank NA, Richmond	2,531,323	2,427,562	4.27
43	Crestar Bank, Richmond	2,470,821	2,186,170	13.02
94	Signet Bank-Virginia, Richmond	1,118,815	1,140,250	-1.88
104	First American Bank of Virginia, McLean	864,939	794,063	8.93
175	Dominion Bank NA, Roanoke	510,684	571,844	-10.70
178	Central Fidelity Bank, Richmond	503,936	530,279	-4.97
	WASHINGTON			
44	Seattle-First National Bank	2,438,209	2,379,442	2.47
68	Security Pacific Bank Washington NA, Seattle	1,519,810	1,357,914	11.92
86	U.S. Bank of Washington NA, Seattle	1,253,017	907,205	38.12
135	First Interstate Bank of Washington NA, Seattle	695,905	597,821	16.41
174	Puget Sound National Bank, Tacoma	512,637	400,071	28.14
	WISCONSIN			
117	M&I Marshall and Ilsley Bank, Milwaukee	799,947	746,864	7.11
123	First Wisconsin National Bank, Milwaukee	770,720	766,612	0.54
134	Bank One Milwaukee NA	699,997	509,689	37.34
170	First Bank NA, Milwaukee	549,345	486,256	12.51

Summary Statistics for Top 300 Banks in Business Loans

Largest Business Loan Gains

Dollar amounts in millions

		Loans 12/31/89	Loans 12/31/88	Incr. (%)	Loan Rank
1	Coie Taylor Bank, Chicago	276	75	267.17	262
2	Citibank (Delaware), New Castle	301	105	187.28	252
3	Morgan Bank (Delaware), Wilmington	2,251	856	162.98	48
4	First City, Texas-Dallas	780	341	128.79	119
5	Bank of New York	16,245	7,709	110.72	5
6	Boatmen's National Bank, St. Louis	1,404	731	92.03	73
7	Fleet Bank, Nashua, N.H.	382	207	84.87	209
8	Midlantic National Bank, Newark, N.J.	3,269	1,838	77.87	24
9	First Peoples Bank of N.J., Haddon Township	250	154	61.75	279
10	Republic National Bank, New York	2,399	1,520	57.82	45
11	NCNB Texas National Bank, Dallas	6,835	4,413	54.86	15
12	Chemical Bank New Jersey NA, Morristown	719	473	52.14	132
13	United Jersey Bank/South NA, Cherry Hill, N.J.	221	146	51.69	299
14	First Valley Bank, Bethlehem, Pa.	303	202	50.53	251
15	Atlantic Bank of New York	245	167	46.74	285
16	United Penn Bank, Wilkes-Barre, Pa.	234	160	46.03	291
17	Imperial Bank, Los Angeles	556	384	45.04	166
18	IBJ Schroder Bank & Trust Co., New York	1,043	723	44.29	96
19	Wilmington Trust Co., Del.	405	293	38.46	200
20	U.S. Bank of Washington NA, Seattle	1,253	907	38.12	86
21	Bank One Milwaukee NA	700	510	37.34	134
22	BayBank Boston NA	235	174	35.57	289
23	LTCB Trust Co., New York	560	416	34.58	164
24	Key Bank Maine, Augusta	353	263	33.95	219
25	Pacific Bank NA, San Francisco	256	193	32.46	275

Percentage gains are based on unrounded business loan figures

Largest Business Loan Declines

Dollar amounts in millions

		Loans 12/31/89	Loans 12/31/88	Decr. (%)	Loan Rank
1	Citibank (Arizona), Phoenix	247	445	-44.55	282
2	Laredo National Bank, Tex.	224	361	-37.90	297
3	First National Bank, Toms River, N.J.	310	477	-34.93	246
4	First Interstate Bank of Arizona NA, Phoenix	988	1,476	-33.09	102
5	Rhode Island Hospital Trust Nat'l Bank, Providence,	567	783	-27.51	163
6	Manufacturers Hanover Bank, Wilmington, Del.	680	937	-27.45	140
7	NCNB National Bank of Florida NA, Tampa	1,184	1,616	-26.76	88
8	Bankers Trust Co., New York	8,494	10,954	-22.46	13
9	Shawmut Arlington Trust Co., Lawrence, Mass.	348	447	-22.29	223
10	Frost National Bank, San Antonio, Tex.	322	409	-21.26	238
11	First Eastern Bank NA, Wilkes-Barre, Pa.	424	537	-20.94	193
12	First Interstate Bank of Denver NA	307	387	-20.79	248
13	First Tennessee Bank NA, Memphis	803	1,007	-20.33	115
14	Sanwa Bank California, San Francisco	1,412	1,768	-20.18	72
15	Merrill/Norstar Bank, Bangor, Me.	278	346	-19.71	261
16	South Shore Bank, Quincy, Mass.	241	296	-18.64	287
17	Mitsui Manufacturers Bank, Los Angeles	582	713	-18.37	159
18	Connecticut Bank & Trust Co. NA, Hartford	1,979	2,421	-18.25	54
19	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	240	289	-16.90	288
20	Sovran Bank/Maryland, Bethesda	578	694	-16.67	161
21	Fidelity Bank NA, Philadelphia	2,547	3,046	-16.36	38
22	First Interstate Bank NA, Houston	1,301	1,546	-15.87	79
23	Bank of New Eng./Old Colony NA, Providence	246	291	-15.42	283
24	Third National Bank, Nashville, Tenn.	505	595	-15.03	177
25	Society Bank & Trust, Toledo, Ohio	1,017	1,187	-14.31	99

Percentage declines are based on unrounded business loan figures

Highest % of Bad Business Loans

Dollar amounts in millions

		Business Loans 12/31/89	Bad Loans 12/31/89	Bad as a % of Total	Loan Rank
1	Citibank (Arizona), Phoenix	247	36	14.41	282
2	Citytrust, Bridgeport, Conn.	827	92	11.18	110
3	First Interstate Bank of Arizona NA, Phoenix	988	87	8.80	102
4	Premier Bank NA, Baton Rouge, La.	644	50	7.78	145
5	Capital Bank, Miami	267	20	7.37	271
6	First Interstate Bank NA, Houston	1,301	94	7.25	79
7	Citibank NA, New York	33,347	2,318	6.95	1
8	Bankers Trust Co., New York	8,494	569	6.70	13
9	Mitsui Manufacturers Bank, Los Angeles	582	38	6.60	159
10	Canadian Imperial Bank of Commerce (New York)	332	21	6.45	231
11	Bank of California NA, San Francisco	1,950	122	6.25	56
12	European American Bank, New York	1,314	82	6.23	78
13	Chemical Bank, New York	11,952	739	6.18	6
14	Boatmen's First National Bank, Kansas City, Mo.	336	20	6.08	228
15	Chase Manhattan Bank NA, New York	21,072	1,232	5.85	3
16	Connecticut Bank & Trust Co. NA, Hartford	1,979	115	5.81	54
17	Morgan Guaranty Trust Co., New York	10,052	584	5.81	11
18	Bank of America NT&SA, San Francisco	22,206	1,236	5.57	2
19	Marine Midland Bank NA, Buffalo, N.Y.	5,242	291	5.56	17
20	Trust Company of New Jersey, Jersey City	420	22	5.35	196
21	Bank of the West, San Francisco	428	23	5.30	191
22	United Bank of Denver NA, Denver	341	18	5.24	226
23	Bank of Boston Connecticut, Waterbury	623	32	5.11	151

Bad loans: noncurrent and nonaccrual business loans as a percentage of total business loans

Lowest % of Bad Business Loans

Dollar amounts in millions

		Business Loans 12/31/89	Bad Loans 12/31/89	Bad as a % of Total	Loan Rank
1	Fuji Bank and Trust Co., New York	1,293	0	0.00	80
2	Daiwa Bank Trust Co., New York	613	0	0.00	152
3	LTCB Trust Co., New York	560	0	0.00	164
4	Bank of New York (Delaware), Wilmington	301	0	0.00	253
5	Industrial Bank of Japan Trust Co., New York	2,119	1.137	0.05	52
6	First Security Bank of Idaho NA, Boise	335	0.182	0.05	230
7	Commonwealth National Bank, Harrisburg, Pa.	233	0.206	0.09	293
8	BayBank Norfolk County Trust Co., Dedham, Mass.	270	0.280	0.10	268
9	Union Bank and Trust Co. NA, Grand Rapids, Mich.	429	0.560	0.13	190
10	South Shore Bank, Quincy, Mass.	241	0.327	0.14	287
11	National Bank of Commerce, Memphis, Tenn.	234	0.399	0.17	290
12	Fifth Third Bank, Cincinnati	1,047	2.031	0.19	95
13	Prudential Bank & Trust Co., Atlanta	386	0.750	0.19	205
14	First National Bank of Commerce, New Orleans	353	0.745	0.21	213
15	Barnett Bank of Jacksonville NA, Fla.	229	0.529	0.23	295
16	Wachovia B&TC NA, Winston-Salem, N.C.	3,045	7.179	0.24	29
17	Riggs National Bank, Washington, D.C.	816	1.945	0.24	112
18	First American Bank of Maryland, Silver Spring	394	1.043	0.26	203
19	Chicago-Tokyo Bank	328	0.874	0.27	233
20	Peoples Bank & Trust Co., Rocky Mount, N.C.	298	0.824	0.28	254
21	NCNB Texas National Bank, Dallas	6,835	19.811	0.29	15
22	Hamilton Bank, Lancaster, Pa.	415	1.243	0.30	197
23	Bank of Hawaii, Honolulu	1,471	4.421	0.30	70
24	State Street Bank and Trust Co., Boston	988	3.364	0.34	101
25	Pacific Bank NA, San Francisco	256	0.879	0.34	275

Bad loans: noncurrent and nonaccrual business loans as a percentage of total business loans

U.S. Commercial Bank Loans to Business

Yearend 1984 to Yearend 1989 ($ Billion)

	1989	1988	1987	1986	1985	1984
Top 10 Banks	$165.5	$155.5	$168.2	$185.6	$197.3	$205.2
	+ 6.4%	- 7.6%	- 9.4%	- 5.9%	- 3.8%	
Top 100 Banks	$389.4	$372.4	$368.4	$378.3	$368.3	$367.4
	+ 4.6%	+ 1.1%	- 2.6%	+ 2.7%	+ 0.2%	
Top 300 Banks	$482.9	$463.7	$452.8	$462.2	$444.4	$430.9
	+ 4.1%	+ 2.4%	- 2.0%	+ 4.0%	+ 3.1%	
All domestic banks	$618.7	$600.3	$589.3	$600.9	$577.7	$565.2
	+ 3.1%	+ 1.9%	- 1.9%	+ 4.0%	+ 2.2%	+ 7.7%
Fgn. banks' branches & agencies	$138.2	$124.8	$108.6	$80.3	$73.0	$64.5
	+10.7%	+14.9%	+20.2%	23.7%	13.2%	
Total for banks, branches, agencies	$756.9	$725.1	$697.9	$681.2	$650.7	$629.7
	+ 4.4%	+ 3.9%	+ 6.2%	+ 1.0%	+ 3.3%	

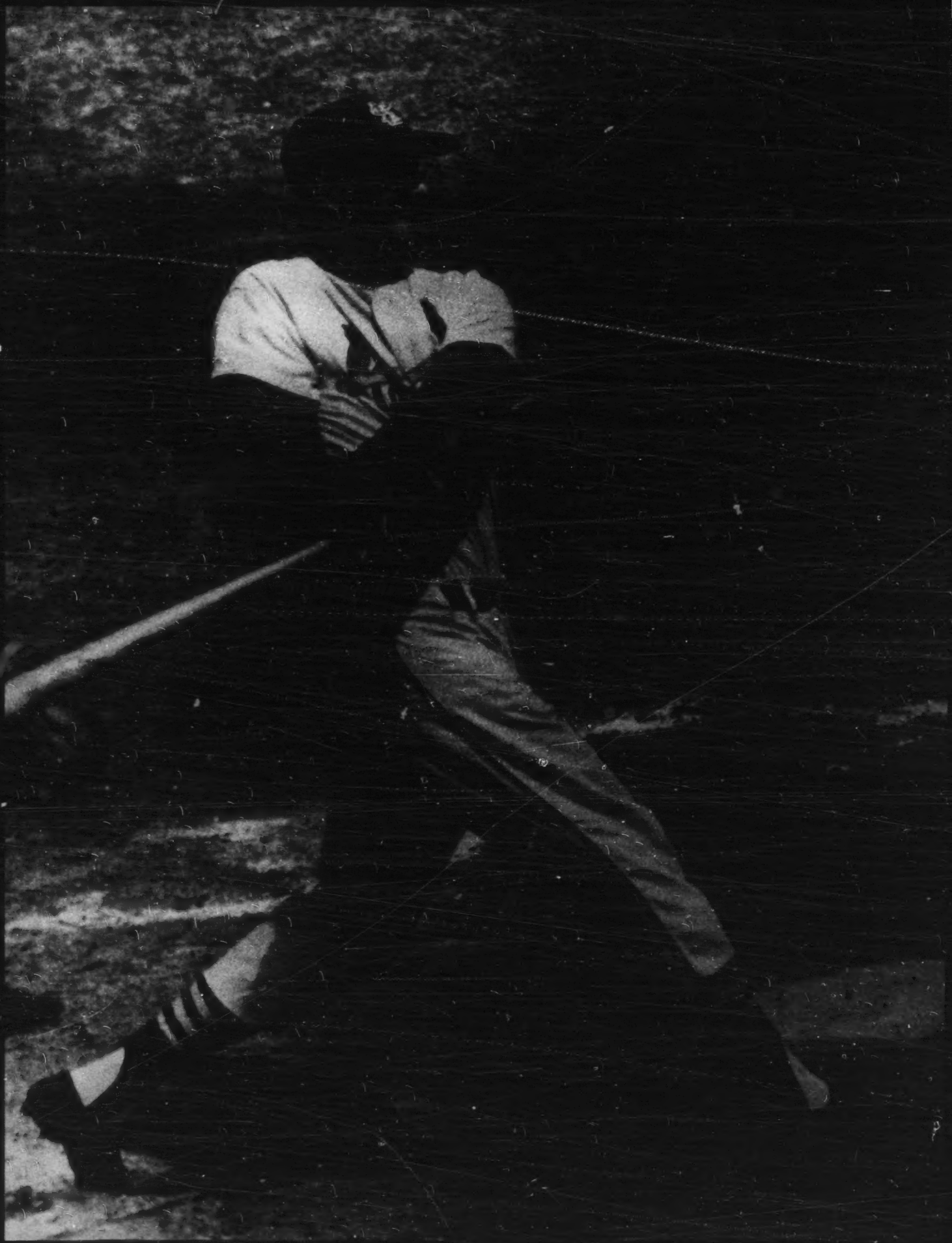
Data Sources: Data for the top 300 banks were compiled by **American Banker** using **BankSource,** a data base provided by **W.C. Ferguson & Co.,** Irving, Tex. The aggregate data for all domestic banks (federally insured commercial banks) are from the **Federal Deposit Insurance Corp.,** Washington, D.C. And the aggregate data for the U.S. branches and agencies of foreign banks were extracted by **American Banker** from the *Bulletin* published monthly by the **Federal Reserve Board.**

Commercial Bank Lending By Type of Loan

By type of loan: Yearend 1984 to Yearend 1989 ($ Billion)

	1989	1988	1987	1986	1985	1984
Total Consumer Loans[1]	$751.5	$679.6	$614.3	$556.2	$507.3	$448.4
% of total	36.5%	35.2%	33.6%	31.8%	31.1%	29.7%
Business loans[2]	$618.7	$600.3	$589.3	$600.9	$577.7	$565.2
% of total	30.1%	31.1%	32.2%	34.2%	35.4%	37.5%
Domestic commercial real estate[3]	371.3	335.7	305.1	262.8	215.1	183.0
% of total	18.0%	17.4%	16.7%	15.0%	13.2%	12.1%
All other loans[4]	316.1	316.7	320.4	334.8	330.7	311.7
% of total	15.4%	16.3%	17.5%	19.0%	20.3%	20.7%
Total loans[5]	$2,057.6	$1,932.3	$1,829.1	$1,756.7	$1,630.8	$1,508.3

Data Source: Data are from the federal regulatory report of condition for all federally insured, domestically chartered U.S. commmercial banks as reported by the **Federal Deposit Insurance Corp.,** Washington, D.C. (1)— Includes 1-4 family residental first and second mortgages, home equity loans, credit card loans, and all other loans to the individuals (such as instalment loans and student loans). (2)— Commercial and industrial loans booked by domestic and foreign offices. (3)— Includes the following loans booked by the domestic offices of banks: (1) construction & land development loans; (2) multifamily residential mortgages; and (3) nonfarm, nonresidential loans. (4)— Derived by subtracting from total loans consumer loans, business loans, and domestic commercial real estate loans. (5)— total loans and lease financing receivables net of unearned income but including the allowance for loan and lease losses and the allocated transfer risk reserve.



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Real Estate Lending Forges Ahead

Commercial real estate loans grow twice as fast as business loans, but overbuilt market is worrisome

By Stephen Kleege

Usually, a top-10 ranking is a source of pride for bankers. But this year, when it comes to real estate lending, a top ranking seems about as welcome as a visit from bank examiners.

Asked about the *American Banker's* annual survey of the top 100 banks in commercial real estate loans, top-ranked Citicorp quarreled over data showing rapid loan growth, second-ranked Wells Fargo found itself on the defensive despite a good track record, and third-ranked Chase Manhattan Bank declined to comment at all.

Worry Over Overbuilding

The sensitivity reflects growing concern about the dangers of lending in overbuilt markets. It also comes at a time when commercial real estate loans are growing rapidly. Last year, realty loans grew by 10.6%, much faster than the 4.4% growth of commercial and industrial loans.

The percentage of total loans devoted to real estate has increased steadily over the past five years, from 12.1% in 1984 to 18% at the end of last year, according to the survey.

Real estate recessions that rolled through the Southwest and New England have spurred crackdowns by worried regulators.

Rating agencies are also sensitive to potential real estate problems. San Francisco-based Wells Fargo was downgraded just last week by Moody's Investors Service because of concern over an exposure to real estate problems.

In fact, eight of the top 10 have been downgraded in recent months, at least in part because of concern over real estate exposure.

The only banks in the top 10 that have not been downgraded by Moody's are BankAmerica Corp.'s fifth-ranked Bank of America unit, San Francisco, which Moody's upgraded on the basis of its modest exposure to new real estate loans, and ninth-ranked NCNB National Bank of North Carolina, whose rating was unchanged.

Real estate recessions have spurred crackdowns by concerned regulators.

This year's ranking shows Citibank well ahead of its closest competitor, with $16.3 billion of real estate loans, followed by Wells Fargo's $9 billion. The ranking indicates Citibank was among the fastest growing real estate lenders, with 30% growth, although the bank disputes that figure.

Officials of Citicorp reiterated the banking giant's commitment to commercial real estate lending. But they complained that list exaggerated the growth of its real estate operation in 1989.

Ferguson & Co., Irvine, Tex., using banks' reports to the regulators, said Citibank's portfolio of commercial loans grew by about 30%. Citibank officials acknowledged that that level would be cause for concern.

Measurement Challenged

But executive vice president Thomas E. Jones contended the 30% figure was "a figment of an imprecise measurement system." He argued that reports to the Securities and Exchange Commission provided a truer measure than the report to banking regulators used by Ferguson.

"The 1988-to-1989 year-to-year growth of this business was 12.7%, reflecting normal growth for the period," Mr. Jones said in a letter to the *American Banker.*

He contended the statistics unfairly represented Citibank's activity in that they "represent Citibank only, and not the corporation as a whole, include individual [noncommercial] loans . . . , include lending activity from overseas branches, and do not include adjustments [for example, changes in classifications]."

Mr. Jones, citing the SEC report, estimated commercial real estate loans at $12.5 billion.

But the *American Banker* and Ferguson stand behind the higher numbers.

The downgrade of Wells by Moody's came despite the fact that the bank survived a targeted real estate exam by regulators in the fourth quarter with no significant writeoffs.

A spokeswoman dismissed the rating action by saying that average chargeoffs for Wells Fargo real estate losses have averaged only 13 basis points from 1975 through 1989. □

Top 100 Banks in Commercial Real Estate Loans

Based on Federal Regulatory Report of Condition data for Dec. 31, 1989, compared with Dec. 31, 1988 (dollar amounts in millions)

Rank 12/89	Name of Bank, City, State	Commercial Real Estate Loans 12/31/89	Commercial Real Estate Loans 12/31/88	Percent Change	Total Assets 12/31/89	CR as a % of Assets 12/31/89	Total Noncurrent Real Estate Loans 12/31/89	Total Noncurrent Real Estate Loans 12/31/88	Noncurrent as a % to Real Estate Loans 12/31/89	Noncurrent as a % to Real Estate Loans 12/31/88	Real Estate Loan Net Charge-offs 1989	Real Estate Loan Net Charge-offs 1988	Noncurrent as a % of Equity Capital 12/31/89	Noncurrent as a % of Equity Capital 12/31/88
1	Citibank NA, New York	16,270	12,497	30.19	161,988	10.04	1,566	638	9.63	5.11	41.000	16.000	20.53	7.81
2	Wells Fargo Bank NA, San Francisco	9,064	9,072	-0.09	45,556	19.90	354	271	3.90	2.98	9.606	23.690	12.01	10.51
3	Chase Manhattan Bank NA, New York	7,576	5,548	36.56	63,808	9.04	712	386	9.39	6.95	21.219	17.286	18.87	8.82
4	Security Pacific National Bank, Los Angeles	6,611	5,239	26.17	54,314	12.17	395	288	5.97	5.50	15.186	0.835	14.87	12.99
5	Bank of America NT&SA, San Francisco	5,401	4,785	12.87	86,712	6.23	201	375	3.72	7.84	-10.000	38.000	4.55	10.38
6	Chemical Bank, New York	3,468	3,640	-4.73	45,469	7.63	158	155	4.56	4.26	19.000	56.000	7.43	6.23
7	First National Bank, Boston	3,231	3,984	-18.92	30,000	10.77	277	220	8.57	5.52	165.098	51.109	22.21	16.91
8	Bank of New England NA, Boston	3,194	3,583	-10.86	14,293	22.34	971	121	30.40	3.37	96.506	0.252	458.34	16.68
9	NCNB National Bank of N.C., Charlotte	2,991	2,734	9.41	20,443	14.63	66	50	2.21	1.83	9.541	6.545	6.68	5.48
10	First National Bank, Chicago	2,923	2,760	5.90	36,410	8.03	156	99	5.32	3.60	15.066	8.549	10.50	7.62
11	Michigan National Bank, Farmington Hills	2,798	2,285	22.47	9,853	28.39	35	25	1.26	1.08	14.952	2.264	5.36	4.42
12	First Interstate Bank of Calif., Los Angeles	2,749	1,955	40.59	21,229	12.95	95	116	3.45	5.95	15.525	9.868	9.14	13.45
13	Union Bank, San Francisco	2,710	2,401	12.85	15,376	17.63	116	153	4.28	6.39	9.810	5.338	12.47	18.70
14	Southeast Bank NA, Miami	2,686	2,209	21.58	15,966	16.82	192	52	7.14	2.37	17.836	0.815	24.52	8.92
15	Seattle-First National Bank	2,595	2,242	15.72	12,333	21.04	164	141	6.31	6.28	29.131	32.042	19.52	22.23
16	Manufacturers Hanover Trust Co., New York	2,462	2,790	-11.76	54,740	4.50	109	129	4.43	4.62	38.000	122.000	4.32	5.07
17	MidAtlantic National Bank, Newark, N.J.	2,322	1,290	79.96	9,818	23.65	210	65	9.04	5.03	9.728	0.240	31.16	17.71
18	NCNB National Bank of Florida, Tampa	2,296	1,549	48.18	11,877	19.32	111	35	4.84	2.28	12.229	0.094	16.87	5.98
19	First Union National Bank, Charlotte, N.C.	2,290	1,745	31.32	16,767	13.65	46	23	2.00	1.31	1.739	4.806	4.77	2.78
20	Marine Midland Bank NA, Buffalo, N.Y.	2,274	2,184	4.12	21,547	10.56	258	87	11.35	3.97	42.882	6.203	31.71	10.09
21	Maryland National Bank, Baltimore	2,271	2,053	10.61	9,488	23.93	40	6	1.76	0.29	10.463	0.175	7.44	1.22
22	Bank of California NA, San Francisco	2,173	1,763	23.22	7,898	27.51	106	52	4.96	2.95	0.611	2.205	25.75	15.69
23	Sumitomo Bank of California, San Francisco	2,098	1,606	30.65	4,401	47.67	35	40	1.67	2.47	0.133	2.058	15.09	21.50
24	Bank of New York	2,022	1,578	28.14	46,362	4.36	348	203	17.23	12.86	30.173	42.568	16.52	16.84
25	Connecticut National Bank, Hartford	1,982	1,570	26.22	12,471	15.89	158	64	7.99	4.07	9.160	2.093	22.59	9.50
26	Sovran Bank NA, Richmond	1,952	1,519	28.55	13,816	14.13	17	21	0.89	1.38	0.435	0.009	2.04	2.78
27	Bank One Texas NA, Dallas	1,924			12,272	15.68	866		44.99		225.966			
28	Continental Bank NA, Chicago	1,920	1,509	27.24	29,358	6.54	77	27	4.02	1.76	2.863	-2.696	4.34	1.54
29	Connecticut Bank & Trust Co. NA, Hartford	1,866	1,941	-3.84	9,735	19.17	381	26	20.39	1.32	59.043	0.000	201.40	4.37
30	United States National Bank, Portland, Ore.	1,763	1,533	16.31	10,263	17.37	49	48	2.72	3.10	3.408	4.458	6.79	7.68
31	Bankers Trust Co. New York	1,707	1,894	-9.89	51,113	3.34	90	94	5.26	4.96	5.487	0.000	5.97	3.25
32	Security Pacific Bank Washington NA, Seattle	1,658	1,281	29.44	8,074	20.54	34	40	2.06	3.15	5.730	1.206	7.29	8.80
33	Citizens & Southern National Bank, Atlanta	1,646	1,536	7.19	12,442	13.23	28	51	1.71	3.29	4.974	2.860	3.46	6.86
34	Barnett Bank of South Florida NA, Miami	1,554	1,490	4.28	6,103	25.46	41	33	2.65	2.19	9.971	2.002	13.10	10.75
35	Wachovia B&T Co. NA, Winston-Salem, N.C.	1,522	1,372	10.99	15,144	10.05	9	5	0.56	0.33	0.135	-0.053	0.82	0.50
36	First Fidelity Bank NA, Newark, N.J.	1,476	1,273	15.92	12,343	11.95	109	54	7.41	4.25	10.795	3.335	18.33	8.74
37	American Security Bank NA, Washington, D.C.	1,468	1,244	18.04	5,915	24.82	25	7	1.72	0.54	6.320	4.199	7.49	2.14
38	Crestar Bank, Richmond	1,465	1,274	15.00	10,190	14.38	26	13	1.78	1.03	5.625	2.419	4.41	2.64
39	Mellon Bank NA, Pittsburgh	1,463	1,559	-6.17	22,697	6.44	77	86	5.28	5.49	31.420	53.823	8.20	14.03
40	First Union National Bank, Jacksonville, Fla.	1,433	1,280	11.98	9,181	15.61	45	37	3.13	2.89	6.499	7.183	7.32	5.62
41	Valley National Bank, Phoenix, Ariz.	1,416	1,653	-14.30	9,392	15.08	376	332	26.54	20.11	129.491	20.052	86.01	61.29
42	First Interstate Bank of Texas NA, Houston	1,367	1,672	-18.27	6,345	21.54	231	190	16.93	11.35	70.173	77.588	900.04	99.45
43	Florida National Bank, Jacksonville	1,326	1,562	-15.10	7,815	16.97	134	73	10.14	4.69	16.746	10.765	39.12	15.29
44	Provident National Bank, Philadelphia	1,308	1,020	28.16	8,322	15.71	25	13	1.94	1.30	1.376	0.265	4.96	2.95
45	Sanwa Bank California, San Francisco	1,291	1,028	25.53	6,918	18.66	22	32	1.71	3.14	0.937	2.307	4.28	8.52
46	NCNB Texas National Bank, Dallas	1,281	3,574	-64.16	33,748	3.80	63	85	4.92	2.38	17.749	26.982	4.18	7.96
47	Fleet National Bank, Providence, R.I.	1,267	1,302	-2.73	9,701	13.06	34	26	2.68	1.98	22.363	4.735	5.74	5.27
48	Fidelity Bank NA, Philadelphia	1,255	1,117	12.33	9,475	13.24	65	146	5.19	13.07	51.440	6.754	16.77	50.38
49	First Florida Bank NA, Tampa	1,248	1,106	12.80	5,571	22.40	30	10	2.41	0.87	0.863	0.245	7.60	2.57
50	National Westminster Bank USA, New York	1,238	865	39.93	14,531	8.52	58	11	4.69	1.19	3.226	0.000	11.69	1.99
51	Citizens & Southern National Bank, Fort Lauderdale, Fla.	1,235	1,157	6.73	6,209	19.89	64	20	5.22	1.69	1.818	4.936	17.15	5.35
52	Ameritrust Co. NA, Cleveland	1,223	1,010	21.07	8,923	13.70	36	12	2.92	1.15	2.173	0.465	6.00	2.19
53	Huntington National Bank, Columbus, Ohio	1,175	997	17.84	8,900	13.20	31	48	2.60	4.86	4.632	0.309	5.70	10.38
54	Hibernia National Bank, New Orleans, La.	1,151	873	31.87	6,526	17.63	48	28	4.19	3.25	11.291	9.532	13.62	9.01
55	Chase Lincoln First Bank NA, Rochester, N.Y.	1,130	1,005	12.35	6,445	17.53	32	23	2.87	2.32	0.892	0.687	8.09	5.93
56	Security Pacific Bank Arizona, Phoenix	1,104	1,442	-23.41	4,229	26.12	36	228	3.22	15.83	67.788	17.358	13.21	85.57
57	National Community Bank, Rutherford, N.J.	1,102	1,038	6.16	4,023	27.40	64	26	5.82	2.48	0.204	0.000	28.48	13.27
58	Central Fidelity Bank, Richmond	1,100	935	17.58	5,433	20.24	3	12	0.27	1.25	-0.031	-0.063	1.00	4.29
59	European American Bank, New York	1,100	1,124	-2.21	5,293	20.77	98	41	8.90	3.60	6.976	-0.018	21.73	10.41
60	NCNB National Bank of South Carolina, Columbia	1,085	884	22.74	5,026	21.58	12	5	1.13	0.56	1.487	0.176	4.13	2.04
61	Boatmen's National Bank, St. Louis, Mo.	1,081	625	72.88	7,808	13.85	69	21	6.41	3.40	2.787	1.674	12.64	7.26
62	South Carolina National Bank, Columbia, S.C.	1,051	878	19.69	6,074	17.29	53	22	5.07	2.47	3.026	3.307	13.59	6.72
63	UJB/Hackensack, N.J.	1,049	814	28.81	5,278	19.87	52	5	4.93	0.67	4.437	-1.037	16.59	2.15
64	Shawmut Bank NA, Boston	1,020	874	16.62	9,271	11.00	74	31	7.25	3.55	8.482	1.026	11.50	5.81
65	Branch Banking and Trust Co., Wilson, N.C.	985	921	6.98	4,457	22.10	12	9	1.17	0.94	2.764	2.996	4.17	3.45
66	Meridian Bank, Reading, Pa.	981	635	54.51	10,085	9.73	43	9	4.39	1.49	0.102	-0.469	8.03	1.85
67	Barclays Bank of New York NA	970	864	12.29	3,340	29.05	67	36	6.94	4.16	0.629	0.000	33.17	19.56
68	Chemical Bank New Jersey NA, Morristown	953	314	203.80	4,705	20.25	62	13	6.56	4.09	17.702	-0.009	21.47	10.68
69	Signet Bank/Virginia, Richmond	946	884	7.06	8,934	10.59	19	18	2.00	2.03	-0.027	0.488	4.16	4.95
70	Citizens First National Bank, Ridgewood, N.J.	932	777	19.95	3,061	30.44	60	23	6.46	2.95	0.041	0.000	33.18	14.70
71	Continental Bank, Norristown, Pa.	927	738	25.62	4,373	21.20	21	25	2.32	3.35	2.389	0.058	7.80	10.37
72	Bank of Hawaii, Honolulu	927	810	14.50	8,016	11.56	11	10	1.18	1.27	1.307	0.387	2.46	2.75
73	Texas Commerce Bank NA, Houston	924	1,105	-16.40	11,626	7.95	246	334	26.64	30.25	40.753	32.307	39.81	52.97
74	Midlantic National Bank/North, West Paterson, N.J.	916	800	14.45	3,757	24.37	56	22	6.09	2.74	2.360	0.105	22.06	9.69
75	City National Bank, Beverly Hills	909	740	22.88	4,697	19.36	18	9	1.96	1.27	0.000	1.300	6.59	4.14
76	Equitable Bank NA, Baltimore	899	703	27.81	4,825	18.63	19	8	2.10	1.20	-0.246	1.611	6.89	3.13
77	First National Bank of Maryland, Baltimore	884	702	25.85	6,367	13.88	2	1	0.21	0.11	0.552	-0.128	0.50	0.25
78	First National Bank, Atlanta	881	837	5.27	8,494	10.38	34	30	3.86	3.62	3.514	4.351	6.01	5.92
79	Philadelphia National Bank	864	836	3.37	10,039	8.60	5	5	0.60	0.57	0.867	-0.003	0.79	0.82
80	Bank of Boston Connecticut, Waterbury	832	920	-9.54	2,662	31.27	155	10	18.60	1.09	26.353	0.064	120.79	6.17
81	Comerica Bank-Detroit	831	692	20.03	10,098	8.23	75	48	8.97	6.97	6.437	7.008	15.75	10.76
82	First Interstate Bank of Arizona NA, Phoenix	822	815	0.94	6,754	12.17	230	80	28.00	9.80	152.686	20.140	86.13	19.19
83	AmSouth Bank NA, Birmingham, Ala.	819	696	17.72	7,558	10.84	29	26	3.60	3.74	0.415	0.433	5.25	4.91
84	First American Bank of Virginia, McLean	813	689	18.08	3,862	21.06	17	10	2.14	1.47	0.024	-0.002	7.14	4.65
85	U.S. Bank of Washington NA, Seattle	799	670	19.32	5,091	15.69	44	47	5.45	6.95	8.366	4.486	14.55	18.36
86	Sovran Bank/Maryland, Bethesda	791	743	6.39	4,172	18.95	12	16	1.52	2.20	0.147	0.038	4.88	7.33
87	Norwest Bank Minnesota NA, Minneapolis	746	707	5.54	8,513	8.76	14	10	1.81	1.47	12.101	3.422	3.18	2.55
88	Central Bank of the South, Birmingham, Ala.	740	740	-0.02	4,238	17.45	21	3	2.88	0.45	2.449	0.333	7.77	1.32
89	National Bank of Detroit	725	536	35.30	17,015	4.26	17	8	2.36	1.57	4.275	0.404	1.87	0.99
90	Sun Bank NA, Orlando, Fla.	724	607	19.33	4,326	16.75	16	9	2.25	1.56	2.112	1.327	5.96	3.81
91	First Tennessee Bank NA, Memphis	719	534	34.62	6,143	11.71	28	21	3.91	3.86	9.134	4.182	8.03	5.94
92	First Union National Bank, Atlanta	719	711	1.09	4,509	15.94	32	31	4.49	4.29	8.317	5.435	13.68	13.32
93	Riggs National Bank, Washington, D.C.	712	789	-9.74	6,682	10.64	9	20	1.33	2.53	4.197	0.002	3.39	7.48
94	INB National Bank, Indianapolis	697	624	11.54	4,961	14.04	13	8	1.87	1.24	0.651	0.144	4.06	2.75
95	BancOhio National Bank, Columbus	695	535	29.74	5,911	11.75	51	32	7.30	6.06	6.195	0.297	14.95	10.16
96	BayBank Middlesex, Burlington, Mass.	693	661	4.93	3,972	17.46	60	14	8.68	2.14	1.905	0.053	27.57	6.86
97	Imperial Bank, Los Angeles	692	527	31.34	2,914	23.74	4	7	0.54	1.33	0.914	0.694	2.31	4.86
98	First Bank NA, Minneapolis	690	668	3.30	12,703	5.43	34	79	4.90	11.88	9.196	41.519	6.55	11.49
99	SouthTrust Bank of Alabama NA, Birmingham, Ala.	683	545	25.46	3,473	19.67	8	4	1.16	0.75	0.519	1.022	3.61	1.98
100	Dominion Bank NA, Roanoke, Va.	680	563	20.97	4,764	14.28	10	9	1.46	1.56	1.319	1.195	3.74	3.79
	Totals for the Top 100[1]	175,411	160,704	11.84	1,506,124	11.91	12,026	7,788	6.00	4.63	1,766	1,001	29.26[2]	19.77[2]

Data Sources: Data are from the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. Most of the data are from **BankSource**, a data base provided by **W.C. Ferguson & Co.**, Irving, Tex. Ferguson does not adjust its data base for mergers. Thus, some of the large percentage gains may be attributable to merger. Data on noncurrent real estate loans and net charge-offs were taken from **Lotus One Source**, a data base supplied by **Shoshunoff Information Services Inc.**, Austin, Tex. **Commercial real estate loans** are domestically booked construction and land development loans, loans secured by multifamily (5 or more) residential properties, and loans secured by nonfarm nonresidential properties. **CR as a % of Assets:** is commercial real estate loans outstanding on 12/31/89 divided by total assets on 12/31/89, expressed as a percentage. **Total Noncurrent Real Estate Loans:** include all real estate loans— commercial plus residential— that are 90 days or more past due and all nonaccrual real estate loans to U.S. addressees. **Noncurrent as a % of Real Estate Loans:** is all noncurrent real estate loans divided by all real estate loans outstanding, expressed as a percentage. **Real Estate Net Charge-offs:** include all charge-offs on real estate loans held by U.S. addressees less corresponding recoveries. **Noncurrent as a % of Real Estate Loans:** is all noncurrent real estate loans divided by equity capital, expressed as a percentage. **(*)**— Unless indicated otherwise, the 1988 totals were for the top 100 banks that year. **(2)**— An unweighted average, and 1988 average was for the top 100 banks in 1988.

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Top 100 Banks in Commercial Real Estate Loans

Listed georgraphically in order of commercial real estate loans within states ($ amounts in thousands)

CREAL Rank 12/89		C.R. Loans 12/31/89	% change Noncurrent R.E. Loans	% change R.E. Loan Chg.Offs
	ALABAMA			
83	AmSouth Bank NA, Birmingham	$819,253	13.17%	-4.16%
88	Central Bank of the South, Birmingham	739,674	533.15	636.44
99	SouthTrust Bank of Alabama NA, Birmingham	683,162	94.97	-49.22
	ARIZONA			
41	Valley National Bank, Phoenix	1,416,205	13.09	545.78
56	Security Pacific Bank Arizona, Phoenix	1,104,350	-84.40	290.53
82	First Interstate Bank of Arizona NA, Phoenix	822,144	188.41	658.12
	CALIFORNIA			
2	Wells Fargo Bank NA, San Francisco	9,064,189	30.75	-59.45
4	Security Pacific National Bank, Los Angeles	6,610,593	37.04	1718.68
5	Bank of America NT&SA, San Francisco	5,401,000	-46.40	-126.32
12	First Interstate Bank of California, Los Angeles	2,749,092	-18.47	57.33
13	Union Bank, San Francisco	2,709,970	-24.48	83.78
22	Bank of California NA, San Francisco	2,172,953	106.90	-72.29
23	Sumitomo Bank of California, San Francisco	2,097,989	-11.40	-93.54
45	Seneca Bank California, San Francisco	1,290,706	-31.63	-59.38
75	City National Bank, Beverly Hills	909,075	89.02	-100.00
97	Imperial Bank, Los Angeles	691,683	-46.24	31.70
	CONNECTICUT			
25	Connecticut National Bank, Hartford	1,981,627	147.63	337.65
29	Connecticut Bank & Trust Co. NA, Hartford	1,866,117	1390.59	
80	Bank of Boston Connecticut, Waterbury	832,288	1444.77	44,202
	DISTRICT OF COLUMBIA			
37	American Security Bank NA	1,468,316	278.34	50.51
93	Riggs National Bank	711,760	-52.61	209,750
	FLORIDA			
14	Southeast Bank NA, Miami	2,686,151	265.99	2088.47
18	NCNB National Bank of Florida, Tampa	2,294,738	214.40	12,910
34	Barnett Bank of South Florida NA, Miami	1,553,773	26.31	398.05
40	First Union National Bank of Florida, Jacksonville	1,433,201	21.25	-9.52
43	Florida National Bank, Jacksonville	1,326,236	83.40	55.56
49	First Florida Bank NA, Tampa	1,247,746	212.44	252.24
51	Citizens & Southern National Bank, Fort Lauderdale	1,234,844	229.06	-63.16
90	Sun Bank NA, Orlando	724,477	71.52	59.16
	GEORGIA			
33	Citizens & Southern National Bank, Atlanta	1,646,282	-44.27	73.92
78	First National Bank, Atlanta	881,329	12.48	-19.24
92	First Union National Bank, Atlanta	718,709	5.65	53.03
	HAWAII			
72	Bank of Hawaii, Honolulu	926,851	6.98	237.73
	ILLINOIS			
10	First National Bank, Chicago	2,923,082	56.74	76.23
28	Continental Bank NA, Chicago	1,920,426	190.98	206.19
	INDIANA			
94	INB National Bank, Indianapolis	696,550	68.23	352.08
	LOUISIANA			
54	Hibernia National Bank, New Orleans	1,150,556	69.87	18.45
	MARYLAND			
21	Maryland National Bank, Baltimore	2,270,670	569.87	5878.86
76	Equitable Bank NA, Baltimore	898,977	123.45	-115.27
77	First National Bank of Maryland, Baltimore	884,005	139.74	531.25
86	Sovran Bank/Maryland, Bethesda	790,521	-26.69	286.84
	MASSACHUSSETTS			
7	First National Bank, Boston	3,230,527	25.93	223.03
8	Bank of New England NA, Boston	3,193,682	703.66	38,196
64	Shawmut Bank NA, Boston	1,019,617	136.25	726.71
96	BayBank Middlesex, Burlington	683,453	324.77	3494.34
	MICHIGAN			
11	Michigan National Bank, Farmington Hills	2,797,827	43.09	560.42
81	Comerica Bank-Detroit	830,657	54.64	-8.15
89	National Bank of Detroit	725,264	103.46	958.17
	MINNESOTA			
87	Norwest Bank Minnesota NA, Minneapolis	745,760	30.50	253.62
98	First Bank NA, Minneapolis	690,218	-57.35	-77.85
	MISSOURI			
61	Boatmen's National Bank, St. Louis	$1,081,259	225.67%	66.49%
	NEW JERSEY			
17	Midlantic National Bank, Newark	2,321,901	223.43	3953.33
36	First Fidelity Bank NA, Newark	1,475,540	102.16	223.69
67	National Community Bank, Rutherford	1,102,182	149.68	...
83	UJB/Hackensack	1,048,936	847.98	527.87
68	Chemical Bank New Jersey NA, Morristown	952,914	387.39	196,789
70	Citizens First National Bank, Ridgewood	931,543	162.67	...
74	Midlantic National Bank/North, West Paterson	915,595	153.98	2147.62
	NEW YORK			
1	Citibank NA, New York	16,270,000	145.45	156.25
3	Chase Manhattan Bank NA, New York	7,576,092	84.47	22.75
6	Chemical Bank, New York	3,468,000	1.94	-66.07
16	Manufacturers Hanover Trust Co., New York	2,462,000	-15.50	-68.85
20	Marine Midland Bank NA, Buffalo	2,274,424	197.38	591.31
24	Bank of New York	2,022,498	71.66	-29.12
31	Bankers Trust Co. New York	1,706,568	-4.44	...
50	National Westminster Bank USA, New York	1,238,003	450.20	...
55	Chase Lincoln First Bank NA, Rochester	1,129,589	39.15	29.84
58	European American Bank, New York	1,099,563	141.52	38,856
67	Barclays Bank of New York NA	970,097	87.32	...
	NORTH CAROLINA			
9	NCNB National Bank of North Carolina, Charlotte	2,991,054	32.08	45.78
19	First Union National Bank, Charlotte	2,289,531	100.87	-63.82
35	Wachovia Bank and Trust Co. NA, Winston-Salem	1,522,216	86.35	354.72
85	Branch Banking and Trust Co., Wilson	984,807	33.36	-7.74
	OHIO			
52	Ameritrust Co. NA, Cleveland	1,222,906	207.22	367.31
53	Huntington National Bank, Columbus	1,174,802	-36.89	1155.28
95	BancOhio National Bank, Columbus	694,716	56.14	1985.86
	OREGON			
30	United States National Bank, Portland	1,782,706	2.17	-23.55
	PENNSYLVANIA			
38	Mellon Bank NA, Pittsburgh	1,462,626	-9.66	-41.62
44	Provident National Bank, Philadelphia	1,307,746	90.29	419.25
48	Fidelity Bank NA, Philadelphia	1,254,726	-55.39	661.62
66	Meridian Bank, Reading	981,167	356.48	121.75
71	Continental Bank, Norristown	927,176	-13.02	4018.97
79	Philadelphia National Bank	863,714	8.95	29,000
	RHODE ISLAND			
47	Fleet National Bank, Providence	1,266,851	31.64	372.29
	SOUTH CAROLINA			
60	NCNB National Bank of South Carolina, Columbia	1,084,712	148.28	744.89
62	South Carolina National Bank, Columbia	1,050,545	145.83	-8.50
	TENNESSEE			
91	First Tennessee Bank NA, Memphis	719,315	36.32	118.41
	TEXAS			
27	Bank One Texas NA, Dallas	1,924,303		
42	First Interstate Bank of Texas NA, Houston	1,366,921	21.93	-9.56
46	NCNB Texas National Bank, Dallas	1,281,110	-26.06	-34.22
73	Texas Commerce Bank NA, Houston	923,940	-26.40	26.14
	VIRGINIA			
26	Sovran Bank NA, Richmond	1,952,378	-17.05	4733.33
39	Crestar Bank, Richmond	1,465,086	98.70	132.53
59	Central Fidelity Bank, Richmond	1,099,955	-74.25	50.79
69	Signet Bank/Virginia, Richmond	945,856	5.80	-105.53
84	First American Bank of Virginia, McLean	813,249	72.79	1300.00
100	Dominion Bank NA, Roanoke	680,484	12.93	10.38
	WASHINGTON			
15	Seattle-First National Bank	2,594,765	16.19	-9.08
32	Security Pacific Bank Washington NA, Seattle	1,658,057	-15.31	375.12
85	U.S. Bank of Washington NA, Seattle	798,836	-6.63	86.41

CREAL Rank 12/89: National ranking based on commercial real estate loans outstanding on Dec. 31, 1989. **C.R. Loans:** commercial real estate loans outstanding. **% Change Noncurrent R.E. Loans:** total noncurrent domestic (to U.S. addressees) real estate loans in 1989 divided by total noncurrent domestic real estate loans in 1988, expressed as a percentage. **% Change R.E. Chg.Offs:** net charge-offs on total domestic real estate loans in 1989 divided by net charge-offs on total domestic real estate loans in 1988, expressed as a percentage.

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Largest Growth in Noncurrent Loans

Dollar amounts in millions

		Noncurrent R.E. Loans 1989	Noncurrent R.E. Loans 1988	Percent Increase	C.R. Loan Rank
1	Bank of Boston Connecticut, Waterbury	$155	$10	1444.79	80
2	Connecticut B&T Co. NA, Hartford	381	26	1390.59	29
3	UJB/Hackensack, N.J.	52	5	847.98	63
4	Bank of New England NA, Boston	971	121	703.66	8
5	Maryland National Bank, Baltimore	40	6	569.87	21
6	Central Bank of the South, Birmingham, Ala.	21	3	533.15	88
7	National Westminster Bank USA, New York	58	11	450.20	50
8	Chemical Bank NJ NA, Morristown*	62	13	387.39	68
9	Meridian Bank, Reading, Pa.*	43	9	356.48	66
10	BayBank Middlesex, Burlington, Mass.	60	14	324.77	96

(*)— Merger(s) in 1989 may account for most of the gain.

Largest Growth in Net Charge-Offs

Dollar amounts in thousands

		Net charge-offs on real estate loans 1989	Net charge-offs on real estate loans 1988	Percent Increase	Consm't. R.E. Rank
1	Chemical Bank NJ NA, Morristown*	$17,702	($0)	196,789	68
2	Bank of Boston Connecticut, Waterbury	26,353	64	41,302	80
3	European American Bank, New York	6,976	(18)	38,856	58
4	Bank of New England NA, Boston	36,506	252	38,196	8
5	Philadelphia National Bank	867	(3)	29,000	79
6	Maryland National Bank, Baltimore	10,463	175	5,978.86	21
7	Sovran Bank NA, Richmond	435	9	4,733.33	26
8	Continental Bank, Norristown, Pa.	2,389	58	4,018.97	71
9	Midlantic National Bank, Newark, N.J.*	9,728	240	3,953.33	17
10	BayBank Middlesex, Burlington, Mass.	1,905	53	3,494.34	96

(*)— Merger(s) in 1989 may account for most of the gain. ( )— A net recovery.

Top 200 Banks in Construction and Land Development Loans

Based on federal regulatory report of condition data for Dec. 31, 1989 (dollar amounts in thousands)

Rank 12/89		C&L Develop. Loans 12/31/89	C&L Develop. Loans 12/31/88	Percent Change
1	Citibank NA, New York	7,008,000	7,003,000	0.07
2	Chase Manhattan Bank NA, New York	4,970,847	3,706,854	34.10
3	Wells Fargo Bank NA, San Francisco	3,817,363	4,271,331	-10.63
4	Security Pacific National Bank, Los Angeles	3,313,436	2,376,961	39.40
5	Bank of America NT&SA, San Francisco	2,191,000	1,217,000	80.03
6	Manufacturers Hanover Trust Co., New York	2,079,000	2,562,000	-18.85
7	First Interstate Bank of California, Los Angeles	2,008,748	1,441,481	39.35
8	Union Bank, San Francisco	1,904,443	1,628,151	16.97
9	Bank of New England NA, Boston	1,804,207	1,546,508	16.66
10	Maryland National Bank, Baltimore	1,786,226	1,664,721	7.30
11	Midlantic National Bank, Newark, N.J.	1,688,380	1,175,264	43.66
12	First National Bank, Boston	1,599,857	2,196,365	-27.16
13	Marine Midland Bank NA, Buffalo, N.Y.	1,540,340	1,487,706	3.54
14	Continental Bank NA, Chicago	1,531,508	1,202,196	27.39
15	Sovran Bank NA, Richmond	1,395,246	978,195	42.63
16	Chemical Bank, New York	1,233,000	1,424,000	-13.41
17	First Union National Bank, Charlotte, N.C.	1,156,087	848,577	36.24
18	NCNB National Bank of North Carolina, Charlotte	1,051,775	1,008,099	4.33
19	Bank of California NA, San Francisco	1,018,726	692,342	47.14
20	Bank of New York	1,012,524	814,261	24.35
21	Mellon Bank NA, Pittsburgh	1,003,707	959,133	4.65
22	NCNB National Bank of Florida NA, Tampa	962,834	731,512	31.62
23	Seattle-First National Bank	943,145	852,968	10.57
24	American Security Bank NA, Washington, D.C.	885,287	711,389	24.44
25	Southeast Bank NA, Miami	859,899	790,812	8.74
26	Fleet National Bank, Providence, R.I.	790,409	778,959	1.47
27	Crestar Bank, Richmond	749,835	744,015	0.78
28	Valley National Bank, Phoenix, Ariz.	743,294	988,371	-24.80
29	Connecticut National Bank, Hartford	734,453	622,882	17.91
30	Security Pacific Bank Washington NA, Seattle	727,915	489,975	48.56
31	United Jersey Bank, Hackensack, N.J.	724,391	550,260	31.64
32	Signet Bank/Virginia, Richmond	708,803	609,615	16.27
33	Security Pacific Bank Arizona, Phoenix	701,233	1,029,950	-31.92
34	Barnett Bank of South Florida NA, Miami	698,667	593,073	17.80
35	Riggs National Bank of Washington, D.C.	692,563	782,023	-11.44
36	First National Bank, Chicago	688,427	952,306	-27.71
37	Provident National Bank, Philadelphia	680,402	602,996	12.84
38	European American Bank, New York	671,723	714,632	-6.00
39	First American Bank of Virginia, McLean	660,391	548,630	20.46
40	Connecticut Bank & Trust Co. NA, Hartford	658,996	924,381	-28.71
41	Ameritrust Co. NA, Cleveland	630,660	445,922	41.43
42	Sanwa Bank California, San Francisco	630,627	607,654	3.78
43	Continental Bank, Norristown, Pa.	593,350	427,061	38.94
44	Pittsburgh National Bank	588,234	547,387	7.46
45	Michigan National Bank, Farmington Hills	552,466	417,292	32.39
46	Boatmen's National Bank, St. Louis	549,439	332,031	65.48
47	National Bank of Detroit	531,540	392,067	35.57
48	Texas Commerce Bank NA, Houston	528,224	671,359	-21.32
49	Fidelity Bank NA, Philadelphia	528,179	560,106	-5.70
50	Central Fidelity Bank, Richmond	520,368	422,919	23.04
51	Bankers Trust Co., New York	519,562	724,510	-28.29
52	Signet Bank/Maryland, Baltimore	512,156	535,722	-4.40
53	First Fidelity Bank NA, Newark, N.J.	510,996	581,390	-12.11
54	First Union National Bank of Georgia, Atlanta	495,850	382,968	29.48
55	United States National Bank, Portland, Ore.	480,580	430,324	11.68
56	Huntington National Bank, Columbus, Ohio	475,976	506,171	-5.97
57	Shawmut Bank NA, Boston	471,451	423,752	11.26
58	Equitable Bank NA, Baltimore	464,938	321,295	44.71
59	First Florida Bank NA, Tampa	464,797	398,081	16.76
60	Citizens & Southern National Bank, Atlanta	456,548	491,244	-7.06
61	First Union National Bank of Florida, Jacksonville	443,596	346,738	27.93
62	Sovran Bank/Maryland, Bethesda	441,138	400,462	10.16
63	NCNB National Bank of South Carolina, Columbia	417,107	351,136	18.79
64	Marine Midland (Delaware) NA, Wilmington	416,205	382,493	8.81
65	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	411,289	364,275	12.91
66	First Interstate Bank of Arizona NA, Phoenix	409,592	610,223	-32.88
67	City National Bank, Beverly Hills	408,390	285,296	43.15
68	Bank of Boston Connecticut, Waterbury	406,795	497,254	-18.19
69	Wachovia Bank & Trust Co.NA, Winston-Salem, N.C.	406,326	374,479	8.50
70	BancOhio National Bank, Columbus	397,028	385,700	2.94
71	Midlantic National Bank/North, West Paterson, N.J.	381,286	314,808	21.12
72	Philadelphia National Bank	376,454	409,609	-8.09
73	Central Bank of the South, Birmingham, Ala.	368,964	320,078	15.27
74	Bank One Texas NA, Dallas	366,106	...	...
75	Branch Banking & Trust Co., Wilson, N.C.	366,052	334,482	9.44
76	SouthTrust Bank of Alabama NA, Birmingham	359,445	271,184	32.55
77	Bank One NA, Indianapolis	354,546	296,253	19.68
78	South Carolina National Bank, Columbia	337,389	347,064	-2.79
79	Meridian Bank, Reading, Pa.	334,805	217,593	53.87
80	Chemical Bank New Jersey NA, Morristown	334,447	212,955	57.05
81	First National Bank of Maryland, Baltimore	331,512	240,112	38.07
82	National Westminster Bank USA, New York	329,379	304,482	8.18
83	Dominion Bank NA, Roanoke, Va.	325,910	260,818	24.96
84	Florida National Bank, Jacksonville	323,754	437,877	-26.06
85	Bank South NA, Atlanta	320,569	314,570	1.91
86	First National Bank, Atlanta	318,046	407,561	-21.96
87	First Pennsylvania Bank NA, Philadelphia	316,812	292,399	8.35
88	INB National Bank, Indianapolis	316,597	580,761	-45.49
89	Merchants National Bank & Trust Co., Indianapolis	313,266	308,236	1.63
90	Mellon Bank (East) NA, Philadelphia	311,273	345,394	-9.88
91	Citizens First National Bank, Ridgewood, N.J.	303,522	281,537	7.81
92	NCNB Texas National Bank, Dallas	302,242	1,585,598	-80.94
93	Team Bank NA, Fort Worth, Tex.	301,845	...	...
94	First Interstate Bank NA, Houston	301,187	373,110	-19.28
95	National Bank of Washington, Washington D.C.	300,221	225,276	33.27
96	Bank of Baltimore	298,105	222,827	33.78
97	First Tennessee Bank NA, Memphis	297,540	290,910	2.28
98	Barnett Bank of Central Florida NA, Orlando	293,511	283,865	3.40
99	National City Bank, Cleveland	292,064	266,621	9.54
100	Imperial Bank, Inglewood, Calif.	288,245	232,114	24.18
	Totals for the Top 100 Banks ($ million)	63,826	77,816	7.72

Rank 12/89		C&L Develop. Loans 12/31/89	C&L Develop. Loans 12/31/88	Percent Change
101	National Community Bank, Rutherford, N.J.	285,755	273,529	4.47
102	Valley Bank of Nevada, Las Vegas	285,643	207,440	37.70
103	First Jersey National Bank, Jersey City, N.J.	285,510	427,987	-33.29
104	First Bank NA, Minneapolis	279,728	315,822	-11.43
105	Valley View State Bank, Overland Park Kan.	279,196	282,196	-1.06
106	Norwest Bank Minnesota NA, Minneapolis	272,927	207,994	31.22
107	Union Trust Co., Stamford, Conn.	262,692	478,478	-45.10
108	Norstar Bank NA, Buffalo, N.Y.	243,741	205,190	18.79
109	Trust Company Bank, Atlanta	240,660	210,415	14.37
110	AmSouth Bank NA, Birmingham, Ala.	237,055	272,318	-12.95
111	Citizens & Southern Nat'l Bank, Fort Lauderdale, Fla.	235,917	214,693	9.89
112	Bankers Trust (Delaware), Wilmington	228,022	17,324	1216.22
113	Chase Lincoln First Bank NA, Rochester, N.Y.	226,460	161,243	40.45
114	Fifth Third Bank, Cincinnati	219,861	238,521	-7.91
115	Citytrust, Bridgeport, Conn.	213,689	241,822	-11.63
116	Southern National Bank, Lumberton, N.C.	212,958	201,143	5.87
117	Norstar Bank, HEMPSTEAD, N.Y.	212,662	171,516	23.99
118	Mercantile-Safe Deposit & Trust Co., Baltimore	212,453	190,438	11.56
119	U.S. Bank of Washington NA, Seattle	210,282	197,994	6.21
120	Society National Bank, Cleveland	209,764	164,315	27.66
121	First Hawaiian Bank, Honolulu	208,014	193,113	7.72
122	First American Bank NA, Washington, D.C.	205,637	236,582	-13.08
123	Sun Bank NA, Orlando, Fla.	204,804	144,755	41.48
124	Citizens & Southern National Bank, Columbia, S.C.	204,436	163,907	24.73
125	Bank of Hawaii, Honolulu	204,196	279,559	-26.96
126	American National Bank & Trust Co., Chicago	201,059	279,632	-28.10
127	United Bank & Trust Co., Hartford, Conn.	199,594	63,622	213.72
128	First National Bank, Cincinnati	199,109	180,809	10.12
129	Sumitomo Bank of California, San Francisco	198,949	198,770	0.09
130	First American Bank of Maryland, Silver Spring	195,679	168,291	16.27
131	Central Trust Co. NA, Cincinnati	192,808	178,900	7.76
132	Barclays Bank of New York NA	192,481	182,943	5.21
133	Northern Trust Co., Chicago	191,160	134,596	42.03
134	Tokai Bank of California, Los Angeles	190,646	138,458	37.69
135	Sovran Bank/DC National, Washington, D.C.	188,256	127,049	48.18
136	Manufacturers National Bank, Detroit	187,394	213,622	-12.28
137	First American National Bank, Nashville, Tenn.	183,150	183,148	0.00
138	Mark Twain Bank NA, Ladue, Mo.	178,964	177,585	0.78
139	American National Bank, Bakersfield, Calif.	178,114	139,997	27.23
140	Barnett Bank of Jacksonville NA, Fla.	177,041	134,249	31.88
141	Bank Leumi Trust Co., New York	176,827	122,979	43.79
142	First American Bank of Georgia NA, Atlanta	175,086	204,542	-14.40
143	Pacific Western Bank, San Jose, Calif.	173,392	99,904	73.56
144	First Wisconsin National Bank, Milwaukee	169,864	195,232	-12.99
145	Citibank (Arizona), Phoenix	167,271	217,132	-22.96
146	First Interstate Bank of Nevada NA, Reno	165,475	175,503	-5.71
147	United Bank of Denver NA	163,367	205,386	-20.45
148	Hibernia National Bank, New Orleans, La.	160,698	139,456	15.23
149	First Alabama Bank, Montgomery	159,514	181,349	-12.04
150	BayBank Middlesex, Burlington, Mass.	159,437	311,809	-48.87
151	Dominion Bank of Greater Hampton Roads, Norfolk, Va.	156,051	156,700	-0.41
152	Barnett Bank of Pinellas County, St. Petersburg, Fla.	155,784	130,694	19.20
153	First National Bank, Louisville, Ky.	154,766	185,317	-16.49
154	Central Carolina Bank & Trust Co., Durham, N.C.	154,148	158,019	-2.45
155	Third National Bank, Nashville, Tenn.	152,230	117,133	29.96
156	LTCB Trust Co., New York	150,722	42,500	254.64
157	United Carolina Bank, Whiteville, N.C.	150,485	172,112	-12.57
158	Provident Bank, Cincinnati	150,397	119,769	25.57
159	Bank One Milwaukee NA, Wis.	149,893	97,997	52.96
160	Fleet Bank, Nashua, N.H.	149,326	86,747	72.14
161	Deposit Guaranty National Bank, Jackson, Miss.	146,463	119,592	22.47
162	Mitsui Manufacturers Bank, Los Angeles	145,829	188,123	-22.48
163	First Interstate Bank of Oregon NA, Portland	145,827	105,980	37.60
164	Bank of Tokyo Trust Co., New York	145,748	201,190	-27.56
165	National State Bank, Elizabeth, N.J.	143,969	158,819	-9.35
166	Merchants Bank, Kansas City, Mo.	143,804	154,581	-6.97
167	Bank of Oklahoma NA, Tulsa	142,276	150,539	-5.49
168	Barnett Bank of Tampa NA, Fla.	141,656	129,742	9.18
169	Comerica Bank-Detroit	140,220	98,096	42.94
170	State Street Bank& Trust Co., Boston	139,477	130,432	6.93
171	Bank of New England-North NA, Lowell, Mass.	138,265	91,898	50.80
172	First Eastern Bank NA, Wilkes-Barre, Pa.	136,970	191,713	-28.55
173	Capital Bank, Miami	133,187	120,022	10.97
174	Bank of New England-South NA, Brockton, Mass.	131,925	34,412	283.37
175	Trustcorp Bank Ohio, Toledo	131,282	167,092	-21.43
176	Bank of Delaware, Wilmington	130,185	94,128	38.31
177	Mid-State Bank, Arroyo Grande, Calif.	130,056	72,282	79.93
178	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	128,239	98,883	29.69
179	First Security Bank of Utah NA, Salt Lake City	128,028	126,361	1.32
180	Santa Monica Bank, Calif.	125,945	66,079	84.56
181	First Interstate Bank of Denver NA	125,573	121,549	3.31
182	Premier Bank NA, Baton Rouge, La.	123,275	176,554	-30.18
183	Citizens Bank of Maryland, Rivervale	121,965	95,815	27.29
184	Mercantile Bank of St. Louis NA, Clayton, Mo.	121,825	212,925	-42.78
185	Peoples Bank & Trust Co., Rocky Mount, N.C.	120,029	111,196	7.94
186	Sovran Bank/Central South, Nashville, Tenn.	119,054	116,137	2.51
187	Trustmark National Bank, Jackson, Miss.	118,299	116,770	1.31
188	United Jersey Bank/Commercial Trust, Jersey City, N.J.	118,291	129,974	-8.99
189	First American National Bank, Knoxville, Tenn.	117,546	69,102	70.11
190	BayBank Harvard Trust Co., Cambridge, Mass.	117,522	148,413	-20.81
191	First American B&T NA, North Palm Beach, Fla.	117,173	N.A.	...
192	Mission Bank, Kan.	117,005	110,705	5.69
193	North Fork Bank & Trust Co., Mattituck, N.Y.	116,784	87,601	33.31
194	Northeastern Bank of Pennsylvania, Wilkes-Barre	116,728	0	...
195	Banco de Santander-Puerto Rico, P.R.	116,651	66,883	74.99
196	Dominion Bank of Northern Virginia, Vienna	116,031	89,280	30.00
197	Equibank, Pittsburgh	111,907	116,072	-3.51
198	Barnett Bank of Atlanta	111,935	107,251	4.36
199	Torrey Pines Bank, Solana Beach, Calif.	111,304	101,497	9.68
200	Dominion Bank of Richmond NA	109,132	118,080	-7.58
	Totals for the Top 200 Banks ($ million)	169,883	93,189	7.89
	Totals for All FDIC-Insured Banks ($ million)	$136,971	$138,388	6.88

Data Sources: Data for the top 200 banks are from the federal regulatory "Reports of Condition" filed by all federally-insured commercial banks. BankSource, a data base provided by W.C. Ferguson & Co., Irving, Tex., was used to generate the listing. Data for all federally insured banks provided by the Federal Deposit Insurance Corp., Washington, D.C. Construction and land development loans (C&L Develop. Loans)— a component of commercial real estate loans— are loans secured by real estate with maturities of 60 months or less made to finance land development preparatory to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. Construction loans include the construction of new structures, the additions and alterations to existing structures, and the demolition of existing structures to make way for new structures. (Schedule RC-C, Column B, Item 1.a.)

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Fast Growing Banks with High Bad Real Estate Loan Ratios

For large banks with more than 200% growth in commercial real estate lending over the past four years, the 24 with the highest percentage of noncurrent real estate loans-to-total real estate loans on Dec. 31, 1989

Rank 12/89		BRL Ratio 12/31/89	BRL Ratio 12/31/88	Growth in CREAL Lending	CREAL Outstanding 12/31/89	CL/CREAL Ratio 12/31/89	CREAL/REAL Ratio 12/31/89	CREAL/Assets Ratio 12/31/89	CREAL/Equity Ratio 12/31/89	BRL/Equity Ratio 12/31/89
1	Bank of New England NA, Boston	27.22	0.98	210.12	3,193,682	56.49	89.52	22.34	1,507.63	458.34
2	UBAF Arab American Bank, New York	12.65	0.00	767.95	21,855	20.36	100.00	2.77	53.02	6.71
3	Dai-Ichi Kangyo Bank of California, Los Angeles	7.92	1.81	5,254.51	123,368	36.90	90.16	23.23	451.48	39.65
4	BankEast, Manchester, N.H.	7.21	1.46	323.07	251,419	34.39	48.41	24.07	474.12	70.60
5	Bank of New England-West NA, Springfield, Mass.	6.90	0.65	218.59	393,195	27.42	63.50	23.38	556.42	60.49
6	Bank of New England-Worcester, Mass.[1]	6.87	0.39	264.46	336,084	11.97	63.66	27.70	1,016.43	109.70
7	South Shore Bank, Quincy, Mass.	6.77	0.30	242.09	232,490	30.91	60.77	20.25	340.38	37.93
8	Texas Commerce Bank - El Paso NA	6.70	0.64	225.41	150,127	15.27	72.77	12.49	198.75	18.29
9	Maine National Bank, Portland	6.36	2.22	401.46	292,104	28.21	63.68	23.27	470.10	46.91
10	AmSouth Bank Florida, Pensacola	6.15	3.04	1,279.54	232,397	24.12	43.82	25.11	383.39	55.21
11	Deposit Guaranty Bank, Dallas	6.10	0.49	275.05	69,816	30.86	49.53	10.38	153.14	18.86
12	West One Bank Utah, Salt Lake City	5.79	0.92	1,850.22	121,869	22.25	69.62	19.98	286.68	23.84
13	Bank of New England-South NA, Brockton, Mass.[1]	5.09	0.36	451.95	503,322	26.21	69.02	33.83	790.49	56.27
14	Rapides Bank & Trust Co., Alexandria, La.	5.07	1.09	1,441.74	39,931	29.15	54.33	7.90	115.39	10.76
15	First American Bank, Memphis, Tenn.	4.48	4.42	307.21	93,796	37.27	63.19	13.78	249.23	17.68
16	Citizens First National Bank, Ridgewood, N.J.	4.19	1.01	268.24	931,543	32.58	64.85	30.44	513.46	33.18
17	Midlantic National Bank - North, West Paterson, N.J.	4.06	0.82	295.26	915,595	41.64	66.66	24.37	362.40	22.06
18	Bank of New England Old Colony NA, Providence, R.I.	3.76	3.55	1,536.61	241,056	24.11	57.36	18.53	343.55	22.53
19	Bank of California NA, San Francisco	3.69	1.65	208.20	2,172,953	46.88	74.41	27.51	519.07	25.75
20	National Westminster Bank USA, New York	3.61	0.69	209.87	1,238,003	26.61	76.95	8.52	249.32	11.69
21	Capital Bank, Miami	3.56	6.17	203.67	226,518	58.80	92.57	23.32	336.25	12.95
22	Amboy-Madison National Bank, Old Bridge Twp, N.J.	3.22	0.63	328.99	116,991	36.29	23.31	16.53	301.77	41.63
23	Banco Santander Puerto Rico, San Juan	3.19	6.65	368.17	305,732	38.15	66.69	14.08	227.84	10.92
24	National Community Bank, Rutherford, N.J.	3.10	0.57	277.12	1,102,182	25.93	53.21	27.40	489.18	28.48

Data source: **ADP Data Services Division, New York**, from its data base of the federal regulatory report of condition. ADP adjusts its data base for mergers. **Description of the table:** for the 614 commercial banks in the U.S. with assets over $500 million on Dec. 31, 1989, American Banker identified the 145 banks whose commercial real estate lending grew 200% or more over the four year period ended Dec. 31, 1989. These 145 banks were arrayed in order of their ratio of bad real estate loans to total real estate loans on Dec. 31, 1989. The banks above are the 24 banks in the group of 145 with ratios greater than 3%. The 3% cutoff was chosen because the average ratio for banks in states where real estate loan problems have emerged is 3% or more. **Bad Real Estate Loan Ratio (BRL Ratio):** The ratio of total noncurrent real estate loans to total real estate loans. **Total Noncurrent Real Estate Loans:** include all real estate loans— commercial plus residential— that are 90 days or more past due and all nonaccrual real estate loans to U.S. addressees. **Growth in CREAL Lending** is growth in commercial real estate lending over the four-year period 12/31/85 to 12/31/89. **CREAL Loans Outstanding:** are commercial real estate loans outstanding. These loans are the sum of domestically booked construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties. **CL/CREAL Ratio:** is the ratio of construction and land development loans to commercial real estate loans. **CREAL/REAL Ratio:** is the ratio of commercial real estate loans to total real estate loans. **CREAL/Assets Ratio:** is the ratio of commercial real estate loans to total assets. **CREAL/Equity Ratio:** is the ratio of commercial real estate loans to total equity capital. **BRL/Equity Ratio:** is the ratio of total noncurrent real estate loans to equity capital. (1)— Bank was acquired by Bank of New England NA, Boston on 2/9/90.

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Fast Growing Banks with Low Bad Real Estate Loan Ratios

For large banks with more than 200% growth in commercial real estate lending over the past four years, the 50 with the lowest percentage of noncurrent real estate loans-to-total real estate loans on Dec. 31, 1989

BRL Rank 12/89		BRL Ratio 12/31/89	BRL Ratio 12/31/88	Growth in CREAL Lending	CREAL Loans Outstanding 12/31/89	CL/CREAL Ratio 12/31/89	CREAL/REAL Ratio 12/31/89	CREAL/Assets Ratio 12/31/89	CREAL/Equity Ratio 12/31/89	FRL/Equity Ratio 12/31/89
1	Merchants Bank of New York	0.00	0.00	1,406.07	10,166	0.00	82.95	1.52	15.87	0.00
2	Israel Discount Bank of New York	0.00	0.00	231.63	102,765	31.46	94.12	2.15	40.21	0.00
3	Chinese American Bank, New York	0.00	0.00	551.70	20,548	0.00	99.93	3.76	46.39	0.00
4	Chicago-Tokyo Bank, Chicago	0.00	0.68	2,580.36	35,488	97.50	51.06	6.10	99.88	0.00
5	Prudential Bank & Trust Co., Atlanta	0.00	0.00	339.33	14,410	1.11	16.62	1.14	18.46	0.00
6	NCNB National Bank, Atlanta	0.00	0.91	664.75	51,154	30.71	85.67	9.58	166.50	0.00
7	Manufacturers Hanover Bank (Delaware), Wilmington	0.00	0.00	324.44	81,883	100.00	100.00	4.27	33.55	0.00
8	Greenwood Trust Co., Newcastle, Del.	0.00	0.48	200.31	979	98.67	36.22	0.01	0.21	0.00
9	Pacific Bank NA, San Francisco	0.00	0.00	240.72	115,116	14.34	69.85	17.02	199.98	0.00
10	Metrobank, Los Angeles	0.00	4.11	296.38	101,593	63.26	85.39	11.31	191.03	0.00
11	Calbay Bank, Los Angeles	0.00	2.58	399.98	165,932	22.91	88.18	29.64	329.64	0.00
12	First Business Bank, Los Angeles	0.00	0.00	426.48	78,561	9.08	85.30	15.11	230.40	0.00
13	United Jersey Bank Northwest, Dover, N.J.	0.03	0.27	297.46	91,615	26.30	58.25	18.09	314.23	0.15
14	Farmers Bank & Trust Co., Hanover, Pa.	0.04	0.35	499.54	110,411	4.30	54.68	21.78	341.62	0.24
15	Planters National B&T Co., Rocky Mount, N.C.	0.07	0.53	308.70	232,406	31.59	62.33	19.86	299.65	0.32
16	First Virginia Bank, Fairfax County	0.07	0.26	538.71	117,107	47.16	18.90	5.45	76.68	0.29
17	Dominion Bank of Shenandoah Valley NA, Harrisonburg, Va.	0.07	1.05	533.90	145,689	27.75	44.24	20.89	350.73	0.58
18	First National Bank of Maryland, Baltimore	0.10	0.87	203.33	884,005	37.50	48.39	13.88	238.60	0.50
19	Key Bank of Southeastern NY NA, Newburgh	0.15	0.18	553.32	330,262	27.21	68.06	28.05	436.29	0.98
20	Bank One Merrillville NA, Gary, Ind.	0.16	2.73	212.67	63,515	21.40	59.32	12.19	146.71	0.38
21	First Midwest Bank NA, Waukegan, Ill.	0.16	1.43	591.24	87,221	41.57	52.74	15.37	246.96	0.75
22	Sun Bank Treasure Coast NA, Vero Beach, Fla.	0.17	0.57	324.80	109,306	23.52	39.52	19.71	301.72	1.31
23	Mercantile Safe Deposit & Trust Co., Baltimore	0.19	2.37	311.31	276,312	76.89	85.36	15.85	175.87	0.39
24	Key Bank Central NY NA, Syracuse	0.24	0.56	218.66	278,165	16.20	48.32	11.05	168.24	0.85
25	Gary Wheaton Bank, Wheaton, Ill.	0.26	2.31	382.39	99,044	41.33	50.31	12.13	207.82	1.08
26	Sovran Bank/DC National, Washington, D.C.	0.27	0.24	370.53	305,404	61.64	81.71	28.42	600.42	1.97
27	Union National Bank & Trust Co., Souderton, Pa.	0.27	6.36	443.34	174,560	33.76	84.09	31.28	411.15	1.34
28	Daiwa Bank Trust Co., New York	0.29	0.00	1,852.68	56,745	34.21	96.76	2.28	31.44	0.09
29	Northern Trust Co., Chicago	0.29	0.26	338.10	251,543	75.99	28.13	2.91	56.82	0.59
30	M&I Marshall & Ilsley Bank, Milwaukee	0.38	1.96	233.35	206,724	22.72	44.00	7.68	115.37	0.99
31	J C Penney National Bank, Harrington, Del.	0.42	0.80	442.12	2,510	72.75	7.92	0.43	7.38	0.39
32	Commerce Bank NA, Evesham Twp., N.J.	0.43	0.46	616.94	200,396	26.66	64.89	33.19	600.86	3.99
33	Barnett Bank of Lee Cty. NA, Fort Myers, Fla.	0.43	0.33	313.33	200,810	37.77	47.36	27.13	477.22	4.36
34	United Jersey Bank Central NA, Princeton, N.J.	0.44	0.47	225.76	245,836	26.78	43.03	12.12	207.35	2.13
35	Security Bank & Trust Co., Southgate, Mich.	0.47	0.13	578.06	127,788	30.14	45.58	9.03	138.23	1.43
36	Pennsylvania National Bank Trust Co., Pottsville	0.47	0.48	275.37	142,706	17.48	46.31	18.55	254.74	2.60
37	Key Bank Idaho, Boise	0.47	2.14	227.81	47,441	47.37	40.14	7.22	122.42	1.45
38	Merchants Bank NA, Allentown, Pa.	0.49	0.63	209.57	269,290	13.14	50.78	13.76	200.28	1.92
39	Fort Wayne National Bank, Ind.	0.51	0.31	299.44	129,416	25.77	49.04	11.13	157.83	1.65
40	Park National Bank, Newark, Ohio	0.52	0.94	245.89	55,650	35.45	37.49	9.30	119.66	1.66
41	Society Bank NA, Dayton, Ohio	0.53	1.85	552.13	226,148	27.35	41.79	11.56	203.74	2.58
42	First National Bank, Gainesville, Ga.	0.61	0.51	469.53	186,569	12.06	52.18	22.13	360.30	4.20
43	National City Bank, Akron, Ohio	0.61	0.09	236.32	108,071	21.20	39.24	10.29	169.61	2.65
44	Farmers & Mechanics Bank, Frederick, Md.	0.61	1.09	269.38	64,126	26.16	36.88	12.69	156.09	2.60
45	First Interstate Bank Oklahoma NA, Oklahoma City	0.62	3.12	233.59	47,463	15.18	71.64	4.27	47.92	0.41
46	Bank of Canton of California, San Francisco	0.64	0.00	371.27	30,614	4.25	29.40	3.89	52.77	1.15
47	First Union National Bank, Greenville, S.C.	0.64	0.70	287.39	250,120	22.84	58.62	17.07	322.89	3.54
48	First National Bank of Mercer Cty., Greenville, Pa.	0.68	3.45	219.91	83,179	10.82	55.50	16.24	270.52	3.29
49	Dominion Bank of Northern Virginia NA, Vienna	0.70	0.00	587.81	230,664	50.30	53.53	28.02	535.78	7.01
50	Mellon Bank (Central) NA, State College, Pa.	0.70	1.88	278.68	94,432	0.51	53.83	11.78	286.33	3.73

Data source: **ADP Data Services Division, New York**, from its data base of the federal regulatory report of condition. ADP adjusts its data base for mergers. **Description of the table:** for the 614 commercial banks in the U.S. with assets over $500 million on Dec. 31, 1989, American Banker identified the 145 banks whose commercial real estate lending grew 200% or more over the four year period ended Dec. 31, 1989. These 145 banks were arrayed in order of their ratio of bad real estate loans to total real estate loans on Dec. 31, 1989. The banks above are the 50 banks in the group of 145 with the smallest ratios. The banks are listed in ascending order. **Bad Real Estate Loan Ratio (BRL Ratio):** The ratio of total noncurrent real estate loans to total real estate loans. **Total Noncurrent Real Estate Loans:** include all real estate loans— commercial plus residential— that are 90 days or more past due and all nonaccrual real estate loans to U.S. addressees. **Growth in CREAL Lending:** is growth in commercial real estate lending over the four-year period 12/31/85 to 12/31/89. **CREAL Loans Outstanding:** are commercial real estate loans outstanding. These loans are the sum of domestically booked construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties. **CL/CREAL Ratio:** is the ratio of construction and land development loans to commercial real estate loans. **CREAL/REAL Ratio:** is the ratio of commercial real estate loans to total real estate loans. **CREAL/Assets Ratio:** is the ratio of commercial real estate loans to total assets. **CREAL/Equity Ratio:** is the ratio of commercial real estate loans to total equity capital. **BRL/Equity Ratio:** is the ratio of total noncurrent real estate loans to equity capital.

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Banks with the Greatest Exposure to Bad Real Estate Loans

Noncurrent and nonaccrual loans as a percentage of equity for banks in the U.S. with assets of $500 million or more on Dec. 31, 1989 ($ '000)

Rank 12/89		BRL as a % of Equity 12/31/89	Bad Real Estate Loans 12/31/89	Change in BRL Loans 1989	4-yr. Growth in CREAL 12/85-12/89	4-yr. Growth in Assets 12/85-12/89	CREAL Loans 12/31/89	Equity Capital 12/31/89	Total Assets 12/31/89	CL as a % of CREAL 12/31/89	CL as a % of CREAL 12/31/85	CREAL as a % of REAL 12/31/89	CREAL as a % of REAL 12/31/85
1	First Interstate Bank NA, Houston	900.04	231,455	21.93	-27.43	-40.87	1,366,921	25,716	6,345,285	22.03	56.99	75.61	76.20
2	Bank of New England NA, Boston	458.34	970,914	703.66	210.12	62.73	3,193,682	211,835	14,292,638	56.49	46.18	89.52	67.40
3	Collecting Bank NA, Houston	239.78	221,319	N.A.	N.A.	N.A.	206,357	92,301	698,149	10.81	N.A.	92.82	N.A.
4	Texas Commerce Bank Austin NA	236.50	126,686	-26.77	-36.68	-25.43	306,556	53,568	1,089,825	34.67	86.17	76.49	83.16
5	NBank Corpus Christi NA, Tex.	202.89	22,908	70.78	11.99	-24.51	93,034	11,291	583,116	12.89	40.32	67.27	55.09
6	Connecticut Bank & Trust Co. NA, Hartford	201.40	380,578	1,390.59	142.54	25.64	1,866,117	188,970	9,735,030	35.31	47.38	64.19	56.88
7	Capitol Bank & Trust Co., Boston	185.80	59,160	53.31	-10.73	19.52	181,002	31,841	519,455	55.59	61.22	81.52	96.08
8	Bank of Boston Connecticut, Waterbury	120.79	154,786	1,444.77	134.24	53.99	832,268	128,150	2,661,594	48.88	41.09	65.04	66.62
9	Bank of New England - Worcester, Mass.	109.70	36,272	148.37	264.46	49.86	336,084	33,065	1,213,158	11.97	12.11	63.66	42.79
10	Citytrust, Bridgeport, Conn.	108.16	90,961	1,894.76	74.70	37.48	478,670	84,095	2,626,458	44.64	51.47	66.58	58.51
11	Guaranty-First Trust Co., Waltham, Mass.	91.44	37,205	307.90	142.09	121.92	279,937	40,687	602,890	21.62	43.49	78.92	80.05
12	Citibank Arizona, Phoenix	91.11	211,313	234.56	10.63	9.45	598,198	231,944	2,862,953	27.96	42.84	45.20	64.68
13	First Interstate Bank Arizona NA, Phoenix	86.13	230,179	188.41	58.12	10.41	822,144	267,235	6,754,000	49.82	67.20	61.65	57.67
14	Valley National Bank, Phoenix	86.01	375,804	13.09	-10.12	-2.61	1,416,205	436,916	9,391,928	52.48	68.55	56.02	62.29
15	Baybank Harvard Trust Co., Cambridge, Mass.	74.34	56,996	329.15	147.75	48.42	317,362	76,671	1,466,346	37.03	66.32	48.41	48.25
16	Rockland Trust Co., Mass.	71.94	37,366	77.25	106.69	81.60	206,506	51,937	936,841	43.68	38.83	62.58	66.32
17	BankEast, Manchester, N.H.	70.60	37,437	792.21	323.07	111.64	251,419	53,029	1,044,457	34.39	23.16	48.41	47.67
18	NBank El Paso NA, Tex.	70.47	23,156	58.31	76.63	-15.07	194,141	32,859	1,067,045	16.30	49.28	85.25	67.24
19	First New Hampshire Bank NA, Manchester	66.30	17,426	103.67	141.92	62.83	137,366	26,283	627,246	38.99	36.26	74.95	68.56
20	Northpark National Bank, Dallas	63.17	16,536	-4.69	-2.61	47.57	87,416	26,176	756,742	23.04	28.59	66.90	57.78
21	Citibank Florida NA, Dania	61.93	77,898	-24.24	N.A.	N.A.	100,139	125,780	1,418,082	80.32	N.A.	8.73	N.A.
22	First National Bank, Toms River, N.J.	60.99	81,407	149.22	179.35	41.49	552,814	133,479	1,864,572	11.28	24.62	70.87	65.54
23	Bank of New England-West NA, Springfield, Mass.	60.49	42,744	939.24	218.59	6.56	393,195	70,665	1,682,104	27.42	8.97	63.50	44.41
24	Bank of New England-South NA, Brockton, Mass.	58.27	37,101	733.92	451.95	180.51	503,322	63,672	1,487,986	26.21	8.92	69.02	60.83
25	Consolidated Bank NA, Hialeah, Fla.	56.16	19,343	266.62	66.82	39.69	123,946	34,442	826,059	46.30	58.24	87.99	81.29
26	Trustcorp Bank, Toledo, Ohio	55.70	56,979	3,224.33	96.72	43.42	281,816	102,291	3,131,824	46.58	38.80	57.72	47.32
27	AmSouth Bank Florida, Pensacola	55.21	32,613	-14.71	1,279.54	523.25	232,397	59,076	925,475	24.12	54.53	43.82	29.82
28	United Jersey Bank Commercial Trust, Jersey City, N.J.	54.56	35,647	81.66	31.39	15.65	208,650	65,341	1,027,043	56.69	58.72	64.13	62.22
29	Chase Bank of Florida NA, Tampa	52.68	20,622	35.76	N.A.	N.A.	145,553	39,146	633,031	33.63	N.A.	53.96	N.A.
30	Security Bank of Kansas City, Kan.	51.94	20,350	65.08	89.79	13.12	205,795	39,178	557,630	46.79	32.06	95.45	87.05
31	Texas Commerce Bank-Dallas NA	51.17	46,058	-13.18	-32.98	46.12	165,640	90,018	2,090,567	48.15	69.53	67.69	72.59
32	BayBank Southeast NA, Taunton, Mass.	47.78	14,572	141.74	60.60	42.64	86,820	30,497	560,565	14.67	2.79	29.44	55.83
33	Maine National Bank, Portland	46.91	29,150	570.27	401.46	54.81	292,104	62,137	1,255,527	28.21	9.88	63.68	41.50
34	Central Bank, San Francisco	46.03	7,801	-50.87	19.33	-17.21	202,862	16,946	1,093,615	36.00	48.85	61.16	74.70
35	Premier Bank NA, Baton Rouge, La.	44.71	82,528	N.A.	-23.23	-8.46	426,146	184,600	4,230,700	28.93	43.79	51.33	51.87
36	Bank of Oklahoma Tulsa NA	44.36	27,280	-48.61	-29.59	-34.60	340,343	61,500	1,957,735	41.80	56.46	59.13	65.49
37	Barnett Bank of Pasco County, Holiday, Fla.	43.72	20,344	159.82	53.52	106.69	163,510	46,528	913,522	28.99	23.80	36.24	53.81
38	Mellon Bank (East) NA, Philadelphia	42.35	75,992	276.31	68.47	1.67	485,671	179,450	4,670,096	64.09	50.23	67.50	62.35
39	Chittenden Trust Co., Burlington, Ver.	41.86	29,220	322.74	34.13	20.56	165,106	69,822	1,024,738	38.62	13.95	31.08	37.44
40	Amboy-Madison National Bank, Old Bridge Twp., N.J.	41.63	16,138	442.09	328.99	150.18	116,991	38,768	707,642	36.29	65.80	23.31	18.34
41	Barnett Bank of Tampa NA, Fla.	41.09	32,597	76.97	154.91	65.64	424,606	79,334	1,498,029	33.36	55.79	58.85	61.24
42	Texas Commerce Bank NA, Houston	39.81	246,103	-26.40	-33.32	-14.89	923,940	618,271	11,625,807	57.17	78.55	84.01	88.36
43	Dai-Ichi Kangyo Bank of California, Los Angeles	39.65	10,835	-0.12	5,254.51	117.08	123,368	27,325	530,986	36.90	100.00	90.16	30.86
44	Florida National Bank, Jacksonville	39.12	134,469	83.40	12.66	30.27	1,326,236	343,736	7,815,325	24.41	52.76	85.77	76.87
45	South Shore Bank, Quincy, Mass.	37.93	25,906	1,089.44	242.09	39.00	232,490	68,304	1,148,072	30.91	23.10	60.77	54.43
46	Barnett Bank Atlanta, Marietta, Ga.	37.91	13,288	1,267.08	68.85	60.08	188,418	35,055	780,160	59.41	71.33	60.85	80.99
47	Fleet Bank-New Hampshire, Nashua	35.89	44,461	334.23	139.00	40.07	539,716	123,873	1,880,011	27.67	14.03	82.53	58.42
48	Commercial National Bank, Shreveport, La.	35.39	9,101	16.81	11.81	-19.62	95,580	25,718	982,604	12.52	51.15	59.06	64.43
49	Peoples Bank NA, Providence, R.I.	35.05	14,243	86.16	N.A.	951.68	150,187	40,639	735,578	25.64	N.A.	38.20	N.A.
50	National State Bank, Elizabeth, N.J.	33.62	43,022	899.94	97.54	37.43	588,673	127,975	2,193,000	24.46	53.23	81.01	72.23

Data source: **ADP Data Services Division, New York**, from its data base of the federal regulatory report of condition. The data are adjusted for mergers. **Description of the table:** from the group of 614 U.S. banks with assets greater than $500 million on Dec. 31, 1989, the 50 banks with the highest ratio of bad real estate loans to equity capital at yearend are identified. **BRL as a % of Equity:** bad real estate loans as a percentage of total equity capital. **Bad Real Estate Loans:** total noncurrent real estate loans, which include all real estate loans— commercial plus residential— that are 90 days or more past due and all nonaccrual real estate loans to U.S. addressees. **Change in BRL 1989:** the (%) change in bad real estate loans from Dec. 31, 1988, to Dec. 31, 1989. **4-Yr. Growth in CREAL Lending:** growth in commercial real estate lending over the 4-year period ended Dec. 31, 1989. **4-Yr. Growth in Assets:** growth in total assets over the 4-year period ended Dec. 31, 1989. **CREAL Loans Outstanding:** commercial real estate loans outstanding. These loans are the sum of domestically booked construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties. **Equity capital:** total equity capital. **CL as a % of CREAL:** construction and land development loans (CL) as a percentage of commercial real estate loans. **CREAL as a % of REAL:** commercial real estate loans as a percentage of total real estate loans. N.A.— not available.

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Consumer Lending Still Surging

Category last year chalked up fourth straight year of double-digit growth; home equity loans lead way

By Yvette D. Kantrow

The consumer lending market is growing rapidly, and home equity loans are leading the way. The second mortgages grew by 27% last year, three times as fast as other consumer loans, according to an *American Banker* survey.

Home equity loans still make up only a small percentage of consumer loans outstanding – about 7%. But they are growing at rates reminiscent of the ascent of credit card loans in the mid-1980s. And observers say that while growth may slow this year from last year's torrid pace, it will remain rapid.

The annual survey also found that:

* The consumer loan market grew by a robust 10.6% in 1989, marking the fourth straight year of growth between 10% and 11%. Consumer loans on the books of federally insured banks stood at $751.5 billion at yearend.

* The share of the total lending market held by consumer loans continued its steady increase, moving up to 36.5% from 35.2% at the end of 1988. The increase reflects an ongoing restructuring of commercial bank balance sheets, which now hold significantly more consumer loans than business loans.

* A handful of giant California banks increased their consumer lending two to three times faster than the industry average.

* The growth of credit card loans eased slightly, to 11.7% from 14%, perhaps reflecting the reduction of tax breaks.

* Mortgage loans, excluding home equity loans, increased by 14.7%, the fastest pace since the survey started in 1984.

Low Risk Is Appealing

Bankers attribute their steady push for home equity loans to a number of factors, including the loans' low-risk nature. Because they are secured by residential property, the loans are believed to be among a bank's safest and most profitable assets.

Observers say that while growth in equity loans may slow this year from last year's torrid pace, expansion will continue.

And under the Tax Reform Act of 1986, home equity loans remain one of the few tax-deductible forms of consumer credit, making them popular among bank customers.

"Home equity loans are not as profitable as credit cards," said Donald W. Grigley, senior vice president of installment lending for Shawmut National Corp., Hartford, Conn. "But if you watch your portfolio, they can give a return that is satisfactory for any bank."

Most bank lenders expect the home equity boom to continue, even if not at the same fast clip it is moving at now. Some smaller players may choose to leave the market, bankers say, finding it too difficult to compete against larger lenders that can achieve better economies of scale.

Declining property values in pockets of the country may also cause some tightening.

Smarter Consumers

"Consumers are getting a bit more wary of their debt picture, but they are also getting smarter," said William Gray, vice president in charge of consumer credit at Barnett Banks Inc., Jacksonville, Fla. "People are going to look to use the equity they've got."

Mr. Gray predicted that consumers will increasingly view home equity loans as a replacement for more standard types of installment credit.

At the end of 1989, revolving, open-end home equity loans totaled $50.8 billion at all FDIC-insured banks, up 7% from $40 billion in 1989, according to the *American Banker* survey. Growth in consumer lending at the top 100 commercial banks was more than four times faster.

Some of that increase was fueled by a home-equity push at some of California's largest banks. Bank of America, Security Pacific National Bank, and First Interstate Bank of California all saw their already large home equity portfolios grow at rates significantly above the industry average.

"We see Bank of America being very aggressive in the marketplace," said Richard Martens, an executive vice president at Security Pacific National Bank. □

Top 100 Banks in Lending to the Consumer

Based on Federal Regulatory Report of Condition data for Dec. 31, 1989, compared with Dec. 31, 1988 (dollar amounts in thousands)

Rank 12/89		Total Consumer Loans			1-4 Family Mortgage Loans			Home Equity Loans			All Other Consumer Loans			Consumer Loans As % of Total Loans	
		12/31/89	12/31/88	% Chg.	12/31/89	12/31/88	% Chg.	12/31/89	12/31/88	% Chg.	12/31/89	12/31/88	% Chg.	12/31/89	12/31/88
1	Bank of America NT&SA, San Francisco	27,761,000	21,712,000	27.9	14,822,000	11,377,000	30.3	1,825,000	1,170,000	56.0	11,114,000	9,165,000	42.6	36.5	
2	Citibank NA, New York	24,652,000	22,814,000	8.1	7,647,000	7,009,000	9.1	1,532,000	1,397,000	9.7	15,473,000	14,408,000	22.7	22.9	
3	Wells Fargo Bank NA, San Francisco	14,891,669	11,796,214	26.2	8,433,654	5,831,522	44.6	1,921,962	1,736,045	10.7	4,536,053	4,228,647	37.8	33.0	
4	Security Pacific National Bank, Los Angeles	13,898,796	10,994,441	26.4	9,866,280	6,634,111	48.7	1,280,551	757,758	69.0	2,751,965	3,602,572	36.5	33.5	
5	Chase Manhattan Bank NA, New York	11,041,819	7,888,669	40.0	6,673,552	4,425,850	50.8	724,432	496,124	46.0	3,643,835	2,966,695	20.1	15.8	
6	Citibank (South Dakota) NA, Sioux Falls	9,389,200	12,167,846	-22.8	505	846	-40.3	0	0	0.0	9,388,695	12,167,000	93.0	95.0	
7	Chase Manhattan Bank (USA) NA, Wilmington, Del.	9,294,094	6,764,557	37.4	0	0	0.0	28,025	31,866	-11.5	9,266,069	6,732,891	100.0	100.0	
8	Citibank (Nevada) NA, Las Vegas	8,136,363	5,790,751	40.5	51,802	20,507	152.6	9,026	3,275	175.6	8,075,565	5,766,969	99.9	100.0	
9	Greenwood Trust Co., Newcastle, Del.	6,918,527	5,921,599	16.8	1,709	1,551	10.2	0	0	0.0	6,916,818	5,920,048	100.0	100.0	
10	Marine Midland Bank NA, Buffalo, N.Y.	6,726,582	6,649,932	1.2	1,542,897	1,184,819	30.2	621,943	500,283	24.3	4,561,742	4,964,830	37.7	36.7	
11	First Interstate Bank of California, Los Angeles	5,922,975	5,620,381	5.4	2,105,465	1,578,935	33.3	564,332	170,276	231.4	3,253,178	3,871,170	41.5	41.7	
12	Chemical Bank, New York	5,686,000	4,575,000	24.3	2,787,000	1,530,000	82.2	342,000	271,000	26.2	2,557,000	2,774,000	19.2	15.9	
13	American Express Centurion Bank, Newark, Del.	5,193,885	3,821,234	35.9	0	0	0.0	2,525	3,000	-15.8	5,191,360	3,818,234	88.6	85.1	
14	Southeast Bank NA, Miami	5,169,219	3,686,808	40.2	2,093,228	1,185,808	76.5	213,544	154,784	38.0	2,862,447	2,346,216	48.1	41.5	
15	FCC National Bank, Wilmington, Del.	4,815,016	2,997,421	60.6	0	0	0.0	0	0	0.0	4,815,016	2,997,421	100.0	100.0	
16	Boston Safe Deposit and Trust Co.	4,781,622	4,800,525	-0.4	4,104,588	4,040,113	1.6	165,313	143,628	15.1	511,721	616,784	96.1	76.5	
17	Bank of New York	4,708,841	2,269,818	107.5	2,149,804	402,524	434.0	443,537	319,147	39.0	2,115,700	1,548,147	14.5	16.2	
18	Manufacturers Hanover Trust Co., New York	4,399,000	4,028,000	9.2	339,000	275,000	23.3	210,000	238,000	-11.8	3,850,000	3,515,000	11.8	10.7	
19	First Union National Bank, Charlotte, N.C.	4,248,297	3,842,883	10.5	2,762,696	2,581,337	7.0	378,808	285,873	32.5	1,106,793	975,673	37.4	38.8	
20	Connecticut National Bank, Hartford	4,022,245	3,521,269	14.2	2,147,873	1,768,928	21.4	737,157	608,945	21.1	1,137,215	1,143,395	48.3	47.4	
21	Citibank (New York State), Purchase	3,925,585	3,493,223	12.4	1,208,835	1,154,527	4.7	144,343	100,373	43.8	2,572,407	2,238,323	93.5	90.9	
22	Seattle-First National Bank	3,866,386	3,114,258	24.2	1,591,274	1,129,606	40.9	2,539	2,864	-12.0	2,272,573	1,981,788	38.9	35.3	
23	Sovran Bank NA, Richmond	3,729,169	3,673,730	1.5	1,141,075	1,049,040	8.8	175,122	86,829	102.2	2,412,972	2,538,061	41.4	43.4	
24	NCNB Texas National Bank, Dallas	3,650,208	2,689,712	35.7	1,562,565	1,152,670	35.6	0	0	0.0	2,087,643	1,537,042	28.3	23.1	
25	Bank of New York (Delaware), Wilmington	3,362,440	2,666,846	26.1	0	0	0.0	0	0	0.0	3,362,440	2,666,846	88.9	82.3	
26	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	3,329,931	3,015,392	10.4	1,096,013	846,270	29.5	275,330	246,988	11.5	1,958,588	1,922,134	33.8	36.0	
27	Union Bank, San Francisco	3,255,588	2,920,623	11.5	1,680,879	1,388,305	21.1	360,038	277,560	29.7	1,214,671	1,254,758	28.4	26.5	
28	Valley National Bank, Phoenix, Ariz.	3,018,325	2,590,089	16.5	666,421	651,705	2.3	377,445	343,957	9.7	1,974,459	1,594,427	46.1	39.2	
29	Crestar Bank, Richmond	2,796,538	2,820,230	-0.9	680,751	705,158	-3.5	264,973	198,855	33.4	1,849,814	1,916,417	37.5	40.0	
30	Citizens & Southern National Bank, Atlanta	2,743,597	2,763,507	-0.7	695,343	718,627	-3.2	238,255	165,941	43.6	1,809,999	1,878,939	34.0	36.2	
31	Meridian Bank, Reading, Pa.	2,717,065	1,773,947	53.2	1,102,596	396,123	178.3	145,676	40,819	256.9	1,468,793	1,337,005	39.7	33.6	
32	NCNB National Bank of N.C., Charlotte	2,675,579	2,307,390	16.0	1,305,644	940,536	38.8	473,433	421,826	12.2	896,502	945,028	23.9	23.1	
33	Chase Lincoln First Bank NA, Rochester, N.Y.	2,534,307	2,281,619	11.1	1,217,206	1,083,156	12.4	139,404	111,830	24.7	1,177,697	1,086,633	46.2	44.2	
34	NCNB National Bank of Florida, Tampa	2,524,054	2,313,832	9.1	791,271	692,959	14.2	88,813	46,505	91.0	1,643,970	1,574,368	38.3	39.0	
35	Comerica Bank-Detroit	2,522,063	2,153,943	17.1	805,868	653,325	23.4	236,351	163,305	44.7	1,479,824	1,337,313	38.6	38.5	
36	First Union National Bank, Jacksonville, Fla.	2,420,340	1,964,281	23.2	1,559,775	1,126,017	38.5	134,959	106,838	26.3	725,606	731,426	44.8	42.3	
37	First National Bank, Atlanta	2,406,287	2,182,707	10.2	650,572	591,764	9.9	148,943	108,838	36.8	1,606,772	1,482,105	46.9	43.4	
38	Society National Bank, Cleveland	2,391,357	1,385,506	72.6	545,716	343,934	58.7	268,789	177,369	51.5	1,576,852	864,183	49.4	39.9	
39	First Fidelity Bank NA, Newark, N.J.	2,294,091	2,526,364	-9.2	805,179	1,171,880	-31.3	680,234	587,916	17.4	798,678	766,568	30.3	35.2	
40	Pittsburgh National Bank	2,257,485	1,856,032	21.6	443,171	403,966	9.7	253,992	91,161	178.6	1,560,322	1,360,885	26.1	24.3	
41	Signet Bank/Virginia, Richmond	2,246,727	2,008,789	11.8	206,517	172,203	19.9	326,711	317,616	2.9	1,713,499	1,518,970	48.8	46.9	
42	Huntington National Bank, Columbus, Ohio	2,229,342	1,919,560	16.1	428,294	368,622	19.4	273,525	262,192	4.3	1,527,523	1,298,746	39.6	37.5	
43	Citibank (Maryland) NA, Towson	2,174,290	1,387,637	56.7	69,578	78,061	-10.9	1,628	1,223	33.1	2,103,084	1,308,353	100.0	100.0	
44	Banco Popular de Puerto Rico, San Juan	2,122,101	1,980,154	7.2	315,204	169,983	85.4	0	0	0.0	1,806,897	1,810,171	64.7	63.9	
45	Bank One Texas NA, Dallas	2,088,610			832,485			0			1,256,125		28.8		
46	Shawmut Bank NA, Boston	2,084,807	1,461,813	42.6	464,309	480,718	-3.4	572,193	233,376	145.2	1,048,305	747,719	33.5	27.6	
47	Barnett Bank of South Florida NA, Miami	2,078,903	1,788,857	16.2	953,786	744,554	28.1	79,758	41,507	92.2	1,045,357	1,002,796	44.6	43.6	
48	First Bank NA, Minneapolis	2,016,380	1,838,784	9.7	650,073	629,331	3.5	243,480	159,892	52.3	1,122,827	1,050,561	21.8	18.0	
49	First National Bank, Boston	2,009,615	1,941,841	3.5	1,007,269	568,693	82.4	279,182	235,046	18.8	883,144	1,138,102	10.5	10.2	
50	Florida National Bank, Jacksonville, Fla.	1,985,245	1,944,387	2.1	535,106	496,721	7.7	93,014	76,279	21.9	1,357,125	1,371,387	46.7	42.4	
51	First Interstate Bank of Arizona NA, Phoenix	1,930,713	1,803,589	7.0	410,394	332,796	23.3	36,413	34,137	3.7	1,484,916	1,436,656	42.1	38.5	
52	Security Pacific Bank Washington NA, Seattle	1,917,653	1,707,611	12.3	732,229	566,837	31.7	52,556	34,056	54.3	1,132,868	1,117,719	30.5	31.9	
53	Citizens & Southern National Bank, Fort Lauderdale, Fla.	1,913,754	1,732,779	10.3	696,729	711,646	-2.2	136,293	115,226	18.3	1,081,732	908,907	50.0	50.7	
54	Chemical Bank New Jersey NA, Morristown	1,902,533	684,706	177.9	693,062	233,849	196.4	357,538	177,257	101.7	851,923	273,600	52.6	45.9	
55	BancOhio National Bank, Columbus	1,889,855	1,935,487	-3.4	289,676	265,915	8.9	64,684	57,564	12.4	1,515,495	1,612,008	48.3	51.9	
56	Ameritrust Co. NA, Cleveland	1,864,789	1,725,749	8.1	668,978	704,086	-5.0	91,681	54,892	67.0	1,104,130	966,771	29.6	29.7	
57	AmSouth Bank NA, Birmingham, Ala.	1,861,610	1,779,249	4.6	670,061	761,147	-12.0	151,476	111,159	36.3	1,040,073	906,943	37.5	37.9	
58	First Alabama Bank, Montgomery	1,851,003	1,464,556	26.4	836,142	572,282	46.1	116,029	95,686	21.3	898,832	796,586	51.1	47.0	
59	Norwest Bank Minnesota NA, Minneapolis	1,776,305	1,701,736	4.4	429,518	473,820	-9.3	95,597	87,829	8.8	1,251,190	1,140,087	30.8	32.4	
60	Midlantic National Bank, Newark, N.J.	1,760,495	782,186	125.1	219,633	89,189	146.3	427,593	246,899	73.3	1,113,269	446,318	21.8	16.5	
61	Hibernia National Bank, New Orleans	1,743,986	1,324,841	31.6	993,522	723,657	37.3	34,198	31,222	9.5	716,266	569,962	37.0	31.3	
62	Connecticut Bank & Trust Co. NA, Hartford	1,715,888	2,509,951	-31.6	456,794	588,956	-22.4	577,732	535,395	7.9	681,362	1,385,600	29.0	36.1	
63	United States National Bank, Portland, Ore.	1,640,870	1,432,732	14.5	416,052	371,526	12.0	31,397	25,151	24.8	1,193,421	1,036,055	23.2	24.7	
64	First Florida Bank NA, Tampa	1,636,976	1,661,599	-1.5	607,938	731,814	-16.9	46,747	43,952	6.4	982,291	885,833	44.3	47.0	
65	Household Bank NA, Salinas, Calif.	1,598,296	1,068,858	49.5	0	0	0.0	0	0	0.0	1,598,296	1,068,858	100.0	100.0	
66	First Interstate Bank of Oregon NA, Portland	1,597,763	1,285,906	24.3	376,549	266,916	41.8	60,579	44,982	34.7	1,158,665	974,008	39.8	37.2	
67	National Bank of Detroit	1,585,838	1,608,635	-1.4	708,317	794,634	-10.8	66,144	35,958	83.9	810,777	778,043	17.7	18.7	
68	Bank of Hawaii, Honolulu	1,558,109	1,370,012	13.7	687,667	573,622	19.9	219,222	184,369	18.9	651,210	612,021	33.2	35.1	
69	National Westminster Bank USA, New York	1,537,101	1,347,246	14.1	262,826	217,520	20.7	108,027	87,368	23.6	1,166,248	1,042,058	14.3	13.6	
70	Norstar Bank of Upstate NY, Albany, N.Y.	1,530,019	1,582,675	-3.3	424,982	366,918	15.8	180,649	141,676	27.5	924,388	1,074,081	55.7	58.1	
71	Boatmen's National Bank, St. Louis	1,526,371	869,764	75.5	871,786	384,070	127.0	148,894	81,544	82.6	505,691	404,150	32.5	34.7	
72	First Union National Bank of Georgia, Atlanta	1,523,245	1,287,024	18.4	490,700	338,348	45.0	73,275	54,149	35.3	959,270	894,527	46.9	43.7	
73	First Tennessee Bank NA, Memphis	1,492,304	1,395,162	7.7	357,875	317,262	12.8	126,773	107,872	17.5	1,007,656	980,028	42.1	39.9	
74	CoreStates Bank of Delaware NA, Wilmington	1,486,035	1,179,665	26.0	0	0	0.0	0	0	0.0	1,486,035	1,179,665	100.0	100.0	
75	Central Fidelity Bank, Richmond	1,456,971	1,281,393	13.7	471,030	371,146	26.9	102,129	66,584	48.9	883,812	841,663	41.4	39.4	
76	Dominion Bank NA, Roanoke, Va.	1,455,415	1,071,754	35.8	592,626	439,771	34.8	113,724	104,495	8.8	749,063	527,488	50.6	45.2	
77	National City Bank, Cleveland	1,423,005	1,331,492	6.9	368,315	361,374	1.9	119,298	112,520	6.0	935,392	857,596	29.1	30.9	
78	South Carolina National Bank, Columbia	1,422,634	1,311,083	8.5	451,767	376,111	20.1	163,880	148,398	10.4	806,967	786,574	34.0	35.3	
79	Bank of Baltimore	1,409,988	1,392,491	1.3	536,106	627,481	-14.6	84,801	51,105	65.9	789,081	713,905	65.0	66.8	
80	BayBank Middlesex, Burlington, Mass.	1,401,902	1,338,908	4.7	612,474	563,868	8.6	303,937	283,722	7.1	485,491	491,318	45.4	45.0	
81	Barnett Bank of Central Florida NA, Orlando	1,396,568	1,178,461	18.5	341,654	272,691	25.3	14,366	13,869	3.6	1,040,548	891,901	66.4	65.2	
82	Mellon Bank NA, Pittsburgh	1,390,526	1,281,031	8.5	363,674	260,780	39.5	80,932	119,066	-32.0	945,920	901,193	10.2	9.4	
83	First Interstate Bank Washington NA, Seattle	1,384,581	1,067,406	29.7	398,749	293,362	35.9	26,883	17,907	50.1	958,949	756,137	55.8	52.1	
84	First National Bank, Chicago	1,382,989	1,850,296	-25.3	916,063	867,810	5.6	162,553	205,584	-20.9	304,373	776,902	6.4	8.4	
85	First Deposit National Bank, Tilton, N.H.	1,374,848	1,477,901	-7.0	6,113	7,634	-19.9	11,375	764	1388.9	1,357,360	1,469,503	98.2	99.1	
86	Maryland Bank NA, Newark, Del.	1,362,245	1,431,006	-4.8	0	0	0.0	0	0	0.0	1,362,245	1,431,006	97.5	97.2	
87	First National Bank of Maryland, Baltimore	1,330,867	1,191,900	11.7	673,679	591,942	13.8	268,642	190,444	34.7	388,546	400,514	32.6	33.9	
88	INB National Bank, Indianapolis	1,318,453	1,295,343	1.8	339,869	296,850	14.5	36,506	28,722	27.1	942,058	969,771	39.3	39.9	
89	Bank One Columbus NA, Ohio	1,311,762	1,055,940	24.2	139,521	128,341	8.7	63,045	42,330	48.9	1,109,196	885,269	48.5	43.5	
90	Marine Midland (Delaware) NA, Wilmington	1,296,874	1,207,008	7.4	25,551	34,280	-25.5	0	0	0.0	1,271,323	1,172,728	59.8	59.4	
91	Wilmington Trust Co., Del.	1,279,440	1,105,450	15.7	718,800	582,905	23.3	102,349	74,998	36.5	458,291	447,567	53.9	54.0	
92	Manufacturers National Bank, Detroit	1,278,259	1,223,268	4.5	670,260	649,905	3.1	124,508	100,614	23.7	483,491	472,749	24.5	23.4	
93	NCNB National Bank of South Carolina, Columbia	1,270,430	1,064,138	19.4	297,846	239,568	24.3	125,420	94,392	32.9	847,164	730,178	39.6	40.7	
94	Michigan National Bank, Farmington Hills	1,260,862	1,993,854	-36.8	788,644	507,690	55.3	98,353	66,605	47.7	373,865	1,419,559	20.7	31.7	
95	Provident National Bank, Philadelphia	1,252,988	1,075,301	16.5	408,842	338,396	20.8	0	0	0.0	844,146	736,905	21.7	21.3	
96	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	1,235,332	1,056,020	17.1	845,838	761,006	11.1	29,502	21,064	40.1	359,992	272,950	66.6	66.0	
97	Fidelity Bank NA, Philadelphia	1,227,046	1,244,221	-1.4	436,771	475,576	-8.2	161,961	99,722	62.4	628,314	668,921	18.7	18.3	
98	First Virginia Bank, Falls Church	1,215,691	1,154,332	5.3	368,298	349,868	11.0	114,132	88,405	29.1	713,261	716,059	85.9	86.1	
99	First-Citizens Bank & Trust Co., Raleigh, N.C.	1,205,605	1,012,859	19.0	286,665	198,989	45.1	192,169	160,068	20.1	724,771	653,812	55.7	54.5	
100	Sanwa Bank California, San Francisco	1,204,154	1,019,943	18.1	672,318	441,910	52.1	33,345	11,713	184.7	498,491	566,320	25.5	22.9	
	Totals for the Top 100 Banks‡ ($ Bil.)	$336.5	$286.4	+17.5	$116.8	$90.2	+29.3	$23.0	$17.4	+32.2	$196.8	$178.8	46.6†	44.8†	

Data Sources: Data were provided by W.C. Ferguson & Co., Irving, Tex. from BankRoomba, a data base of the Federal Regulatory report of condition (RC). Ferguson does not adjust the 1988 data for mergers occurring in 1989. Some of the large changes may be attributable to mergers. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and other consumer loans). **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. (Schedule RC-C, Column B-Domestic Offices, item 1.c.(2).) **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (Schedule RC-C, Column B, item 1.c.(1).) **All other consumer loans** are loans to individuals for household, family, and other personal expenditures. Included in this category are credit card loans and other consumer loans. **Credit card loans** include all extentions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. (Schedule RC-C, Column A-Consolidated Bank, item 6a.) **Other consumer loans** include single payment, instalment, and student loans. (Schedule RC-C, Column A, item 6b.) **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are Loans and leases, net of unearned income. (RC-Balance Sheet, item 4.e.) (‡)— The 1988 totals are for the top 100 banks in 1989. (†)— An unweighted average derived by summing the individual ratios for each bank in the top 100.

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Top 100 Banks in Lending to the Consumer

Listed georgraphically in order of consumer-loan size within states (dollar amounts in thousands)

Rank 12/89		Consumer Loans 12/31/89	12/31/88	% Chg.
	ALABAMA			
57	AmSouth Bank NA, Birmingham	1,861,610	1,779,249	4.6
58	First Alabama Bank, Montgomery	1,851,003	1,464,556	26.4
	ARIZONA			
29	Valley National Bank, Phoenix	3,018,325	2,590,089	16.5
51	First Interstate Bank of Arizona NA, Phoenix	1,930,713	1,803,589	7.0
	CALIFORNIA			
1	Bank of America NT&SA, San Francisco	27,761,000	21,712,000	27.9
3	Wells Fargo Bank NA, San Francisco	14,891,669	11,796,214	26.2
4	Security Pacific National Bank, Los Angeles	13,898,796	10,994,441	26.4
11	First Interstate Bank of California, Los Angeles	5,922,975	5,620,381	5.4
27	Union Bank, San Francisco	3,255,588	2,920,623	11.5
65	Household Bank NA, Salinas	1,598,296	1,068,858	49.5
100	Sanwa Bank California, San Francisco	1,204,154	1,019,943	18.1
	CONNECTICUT			
20	Connecticut National Bank, Hartford	4,022,245	3,521,268	14.2
62	Connecticut Bank & Trust Co. NA, Hartford	1,715,868	2,509,951	-31.6
	DELAWARE			
7	Chase Manhattan Bank (USA) NA, Wilmington	9,294,094	6,764,557	37.4
9	Greenwood Trust Co., Newcastle	6,918,527	5,921,599	16.8
13	American Express Centurion Bank, Newark	5,193,885	3,821,234	35.9
15	FCC National Bank, Wilmington	4,815,016	2,997,421	60.6
25	Bank of New York (Delaware), Wilmington	3,362,440	2,666,846	26.1
74	CoreStates Bank of Delaware NA, Wilmington	1,486,035	1,179,685	26.0
86	Maryland Bank NA, Newark	1,362,245	1,431,006	-4.8
90	Marine Midland (Delaware) NA, Wilmington	1,296,874	1,207,008	7.4
91	Wilmington Trust Co.	1,279,440	1,105,450	15.7
	FLORIDA			
14	Southeast Bank NA, Miami	5,169,219	3,686,808	40.2
34	NCNB National Bank of Florida, Tampa	2,524,054	2,313,832	9.1
36	First Union National Bank, Jacksonville	2,420,340	1,964,281	23.2
47	Barnett Bank of South Florida NA, Miami	2,078,903	1,788,857	16.2
50	Florida National Bank, Jacksonville	1,985,245	1,944,387	2.1
53	Citizens & Southern National Bk, Fort Lauderdale	1,913,754	1,735,779	10.3
64	First Florida Bank NA, Tampa	1,636,976	1,661,599	-1.5
81	Barnett Bank of Central Florida NA, Orlando	1,396,568	1,178,461	18.5
96	Barnett Bank of Pinellas Cty., St. Petersburg	1,235,332	1,055,020	17.1
	GEORGIA			
30	Citizens & Southern National Bank, Atlanta	2,743,597	2,763,507	-0.7
37	First National Bank, Atlanta	2,406,287	2,182,707	10.2
72	First Union National Bank of Georgia, Atlanta	1,523,245	1,287,024	18.4
	HAWAII			
68	Bank of Hawaii, Honolulu	1,558,109	1,370,012	13.7
	ILLINOIS			
84	First National Bank, Chicago	1,382,989	1,860,296	-25.3
	INDIANA			
88	INB National Bank, Indianapolis	1,318,453	1,295,343	1.8
	LOUISIANA			
61	Hibernia National Bank, New Orleans	1,743,986	1,324,841	31.6
	MARYLAND			
43	Citibank (Maryland) NA, Towson	2,174,290	1,387,637	56.7
79	Bank of Baltimore	1,409,988	1,392,491	1.3
87	First National Bank of Maryland, Baltimore	1,330,867	1,191,900	11.7
	MASSACHUSSETTS			
16	Boston Safe Deposit and Trust Co.	4,781,622	4,800,525	-0.4
46	Shawmut Bank NA, Boston	2,084,807	1,461,813	42.6
49	First National Bank, Boston	2,009,615	1,941,841	3.5
80	BayBank Middlesex, Burlington	1,401,902	1,338,908	4.7
	MICHIGAN			
35	Comerica Bank-Detroit	2,522,063	2,153,943	17.1
67	National Bank of Detroit	1,585,838	1,606,535	-1.4
82	Manufacturers National Bank, Detroit	1,276,259	1,223,268	4.5
94	Michigan National Bank, Farmington Hills	1,260,862	1,993,854	-36.8
	MINNESOTA			
59	Norwest Bank Minnesota NA, Minneapolis	1,776,305	1,701,736	4.4
48	First Bank NA, Minneapolis	2,016,380	1,838,784	9.7
	MISSOURI			
71	Boatmen's National Bank, St. Louis	1,526,371	869,764	75.5
	NEVADA			
8	Citibank (Nevada) NA, Las Vegas	8,136,383	5,790,751	40.5
	NEW HAMPSHIRE			
65	First Deposit National Bank, Tilton	1,374,848	1,477,901	-7.0
	NEW JERSEY			
39	First Fidelity Bank NA, Newark	2,294,091	2,526,364	-9.2
54	Chemical Bank New Jersey NA, Morristown	1,902,533	684,706	177.9
60	Midlantic National Bank, Newark	1,760,496	782,186	125.1
	NEW YORK			
2	Citibank NA, New York	24,652,000	22,814,000	8.1
5	Chase Manhattan Bank NA, New York	11,041,819	7,888,689	40.0
10	Marine Midland Bank NA, Buffalo	6,726,582	6,649,932	1.2
12	Chemical Bank, New York	5,686,000	4,575,000	24.3
17	Bank of New York	4,708,841	2,269,818	107.5
18	Manufacturers Hanover Trust Co., New York	4,399,000	4,028,000	9.2
21	Citibank (New York State), Parinton	3,925,585	3,493,223	12.4
33	Chase Lincoln First Bank NA, Rochester	2,534,307	2,281,619	11.1
69	National Westminster Bank USA, New York	1,537,101	1,347,246	14.1
70	Norstar Bank of Upstate NY, Albany	1,530,019	1,562,675	3.3
	NORTH CAROLINA			
19	First Union National Bank, Charlotte	4,248,297	3,842,883	10.5
26	Wachovia Bank & Trust Co. NA, Winston-Salem	3,329,931	3,015,392	10.4
32	NCNB National Bank of N.C., Charlotte	2,675,579	2,307,390	16.0
99	First-Citizens Bank & Trust Co., Raleigh	1,205,605	1,012,859	19.0
	OHIO			
38	Society National Bank, Cleveland	2,391,357	1,385,506	72.6
42	Huntington National Bank, Columbus	2,229,342	1,919,560	16.1
55	BancOhio National Bank, Columbus	1,869,855	1,935,487	-3.4
56	Ameritrust Co. NA, Cleveland	1,864,789	1,725,749	8.1
77	National City Bank, Cleveland	1,423,005	1,331,492	6.9
89	Bank One Columbus NA	1,311,762	1,055,940	24.2
	OREGON			
63	United States National Bank, Portland	1,640,870	1,432,732	14.5
66	First Interstate Bank of Oregon NA, Portland	1,597,793	1,285,906	24.3
	PENNSYLVANIA			
31	Meridian Bank, Reading	2,717,065	1,773,947	53.2
40	Pittsburgh National Bank	2,257,485	1,856,032	21.6
82	Mellon Bank NA, Pittsburgh	1,390,526	1,281,031	8.5
95	Provident National Bank, Philadelphia	1,252,988	1,075,301	16.5
97	Fidelity Bank NA, Philadelphia	1,227,046	1,244,221	-1.4
	PUERTO RICO			
44	Banco Popular de Puerto Rico, San Juan	2,122,101	1,980,154	7.2
	SOUTH CAROLINA			
78	South Carolina National Bank, Columbia	1,422,634	1,311,083	8.5
93	NCNB National Bank of South Carolina, Columbia	1,270,430	1,064,138	19.4
	SOUTH DAKOTA			
6	Citibank (South Dakota) NA, Sioux Falls	9,389,200	12,167,846	-22.8
	TENNESSEE			
73	First Tennessee Bank NA, Memphis	1,492,304	1,385,162	7.7
	TEXAS			
24	NCNB Texas National Bank, Dallas	3,650,208	2,689,712	35.7
45	Bank One Texas NA, Dallas	2,088,610		
	VIRGINIA			
23	Sovran Bank NA, Richmond	3,729,169	3,673,730	1.5
29	Crestar Bank, Richmond	2,795,538	2,820,230	-0.9
41	Signet Bank/Virginia, Richmond	2,246,727	2,008,789	11.8
75	Central Fidelity Bank, Richmond	1,456,971	1,281,393	13.7
76	Dominion Bank NA, Roanoke	1,455,415	1,071,754	35.8
98	First Virginia Bank, Falls Church	1,215,691	1,154,332	5.3
	WASHINGTON			
22	Seattle-First National Bank	3,886,386	3,114,258	24.2
52	Security Pacific Bank Washington NA, Seattle	1,917,653	1,707,611	12.3
83	First Interstate Bank Washington NA, Seattle	1,384,581	1,067,406	29.7

Data Sources: Data were provided by **W.C. Ferguson & Co.**, Irving, Tex. from **BankSource**, a data base of the Federal Regulatory report of condition (RC). Ferguson does not adjust the 1988 data for mergers occurring in 1989. Some of the large changes may be attributable to mergers. Total Consumer Loans are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and other consumer loans) **Copyright American Banker 1990.**

Largest Home Equity Loan Growth

Among Top 100 (Dollar amounts in thousands)

		Home Eq. Loans 12/31/89	Home Eq. Loans 12/31/88	Incr. (%)	C.L. Rank
1	First Deposit National Bank, Tilton, N.H.	11,375	764	1388.9	65
2	Meridian Bank, Reading, Pa.*	145,676	40,819	256.9	31
3	First Interstate Bank of California, Los Angeles	564,332	170,276	231.4	11
4	Sanwa Bank California, San Francisco	33,345	11,713	184.7	100
5	Pittsburgh National Bank	253,992	91,161	178.6	40
6	Citibank (Nevada) NA, Las Vegas	9,026	3,275	175.6	8
7	Shawmut Bank NA, Boston	572,193	233,376	145.2	46
8	Sovran Bank NA, Richmond	175,122	86,629	102.2	23
9	Chemical Bank New Jersey NA, Morristown*	357,528	177,257	101.7	54
10	Barnett Bank of South Florida NA, Miami	79,758	41,507	92.2	47

(*)— Merger(s) in 1989 may account for most of the gain. **C.L. Rank**— Consumer loan rank.

Largest Growth in Mortgage Loans

Among Top 100 (Dollar amounts in millions)

		Mtge. Loans 12/31/89	Mtge. Loans 12/31/88	Incr. (%)	C.L. Rank
1	Bank of New York*	2,149.6	402.5	434.0	17
2	Chemical Bank New Jersey NA, Morristown*	669.1	233.8	186.4	54
3	Meridian Bank, Reading, Pa.*	1,102.6	398.1	176.3	31
4	Citibank (Nevada) NA, Las Vegas	51.8	20.5	152.6	8
5	Midlantic National Bank, Newark, N.J.*	219.6	89.2	146.3	60
6	Boatmen's National Bank, St. Louis*	871.8	384.1	127.0	71
7	First National Bank, Boston	1,037.3	568.7	82.4	49
8	Banco Popular de Puerto Rico, San Juan	315.2	170.0	85.4	44
9	Chemical Bank, New York	2,787.0	1,530.0	82.2	12
10	Southeast Bank NA, Miami*	2,093.2	1,186.8	76.5	14

(*)— Merger(s) in 1989 may account for most of the gain. **C.L. Rank**— Consumer loan rank.

Top 200 Banks in Home Equity Loans

Based on federal regulatory report of condition data for Dec. 31, 1989 (dollar amounts in millions)

Rank 12/89		Home Equity Loans 12/31/89	Home Equity Loans 12/31/88	Percent Change
1	Wells Fargo Bank NA, San Francisco	1,922	1,736	10.7
2	Bank of America NT&SA, San Francisco	1,825	1,170	56.0
3	Citibank NA, New York	1,532	1,397	9.7
4	Security Pacific National Bank, Los Angeles	1,281	758	69.0
5	Connecticut National Bank, Hartford	737	609	21.1
6	Chase Manhattan Bank NA, New York	724	496	46.0
7	First Fidelity Bank NA NJ, Newark	690	588	17.4
8	Marine Midland Bank NA, Buffalo, N.Y.	622	500	24.3
9	Connecticut Bank & Trust Co. NA, Hartford	578	535	7.9
10	Shawmut Bank NA, Boston	572	233	145.2
11	First Interstate Bank of California, Los Angeles	564	170	231.4
12	NCNB National Bank of North Carolina, Charlotte	473	422	12.2
13	Bank of New York	444	319	39.0
14	Midlantic National Bank, Newark	428	247	73.3
15	First Union National Bank, Charlotte, N.C.	379	286	32.5
16	Valley National Bank of Arizona, Phoenix	377	344	9.7
17	Union Bank, San Francisco	360	278	29.7
18	Chemical Bank New Jersey NA, Morristown	358	177	101.7
19	Chemical Bank, New York	342	271	26.2
20	Signet Bank/Virginia, Richmond	327	318	2.9
21	Barclays Bank of New York NA	323	280	15.3
22	First Jersey National Bank, Jersey City	304	240	26.6
23	BayBank Middlesex, Burlington, Mass.	304	284	7.1
24	First National Bank, Boston	279	235	18.8
25	Fleet National Bank, Providence, R.I.	276	253	9.2
26	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	275	247	11.5
27	Huntington National Bank, Columbus, Ohio	274	262	4.3
28	Society National Bank, Cleveland	269	177	51.5
29	First National Bank of Maryland, Baltimore	269	199	34.7
30	Crestar Bank, Richmond	265	199	33.4
31	Riggs National Bank, Washington, D.C.	258	227	13.4
32	Pittsburgh National Bank	254	91	178.6
33	Union Trust Co., Stamford, Conn.	247	232	6.6
34	Equitable Bank NA, Baltimore	245	199	23.5
35	First Bank NA, Minneapolis	243	160	52.3
36	Citizens & Southern National Bank, Atlanta	238	166	43.6
37	Comerica Bank-Detroit	236	163	44.7
38	First Fidelity Bank NA, Totowa, N.J.	230	203	13.6
39	Bank of Hawaii, Honolulu	219	184	18.9
40	Southeast Bank NA, Miami	214	155	38.0
41	Manufacturers Hanover Trust Co., New York	210	238	11.8
42	Bank of New England NA, Boston	203	259	21.9
43	New Jersey National Bank, Pennington	197	188	4.6
44	First-Citizens Bank & Trust Co., Raleigh, N.C.	192	160	20.1
45	UJB/Hackensack, N.J.	190	141	35.3
46	Chase Bank of Maryland, Baltimore	189	151	24.6
47	Midlantic National Bank/North, West Paterson, N.J.	188	163	15.3
48	National Community Bank, Rutherford, N.J.	184	169	9.2
49	Norstar Bank of Upstate New York, Albany	181	142	27.5
50	Sovran Bank NA, Richmond	175	87	102.2
51	Sovran Bank/Maryland, Bethesda	171	142	20.4
52	BayBank Norfolk Cty Trust Co., Dedham, Mass.	166	147	12.6
53	Boston Safe Deposit & Trust Co.	165	144	15.1
54	South Carolina National Bank, Columbia	164	148	10.4
55	First National Bank, Chicago	103	206	20.9
56	Fidelity Bank NA, Philadelphia	162	100	62.4
57	United Bank & Trust Co., Hartford, Conn.	162	130	24.8
58	Bank of Boston Connecticut, Waterbury	157	148	6.6
59	United Jersey Bank NA, Princeton, N.J.	156	144	8.5
60	Massachusetts Co., Inc., Boston	155	4	4111.1
61	Rhode Island Hospital Trust NA, Providence, R.I.	153	128	19.0
62	AmSouth Bank NA, Birmingham	151	111	36.3
63	First National Bank, Atlanta	149	109	36.8
64	Boatmen's National Bank, St. Louis	149	82	82.6
65	Meridian Bank, Reading, Pa.	146	41	256.9
66	Citizens & Southern National Bank, Columbia, S.C.	145	129	12.5
67	Citibank (New York State), Perinton	144	100	43.8
68	Signet Bank/Maryland, Baltimore	140	129	8.8
69	Citizens First National Bank, Ridgewood, N.J.	140	137	2.5
70	Chase Lincoln First Bank NA, Rochester, N.Y.	139	112	24.7
71	Shawmut Worcester County Bank NA, Worcester, Mass.	139	106	30.7
72	Citizens & Southern Nat'l Bank, Ft Lauderdale, Fla.	136	115	18.3
73	First Union National Bank of Florida, Jacksonville	135	107	26.3
74	Norstar Bank NA, Buffalo, N.Y.	133	102	30.7
75	Delaware Trust Co., Wilmington	130	111	17.3
76	Bank of New England-South NA, Brockton, Mass.	130	27	386.1
77	Bank of California NA, San Francisco	130	83	56.8
78	First Fidelity Bank NA, Burlington Township, N.J.	127	112	13.7
79	First Tennessee Bank NA, Memphis	127	108	17.5
80	Bank of New England-North NA, Lowell, Mass.	125	11	1022.9
81	NCNB National Bank of South Carolina, Columbia	125	94	32.9
82	Manufacturers National Bank, Detroit	125	101	23.7
83	Mercantile Bank of St. Louis NA, Clayton, Mo.	120	104	15.9
84	National City Bank, Cleveland	119	113	6.0
85	Northern Trust Co., Chicago	117	96	21.6
86	First Alabama Bank, Montgomery	116	96	21.3
87	First Chicago Bank, Mount Prospect, Ill.	116	15	674.6
88	First Virginia Bank, Falls Church	114	88	29.1
89	Dominion Bank NA, Roanoke, Va.	114	104	8.8
90	Merrill Lynch B&T Co., Plainsboro Township, N.J.	114	357	-68.2
91	First Security Bank of Utah NA, Salt Lake City	112	106	6.4
92	First Pennsylvania Bank NA, Philadelphia	109	94	16.3
93	Central Trust Company NA, Cincinnati	109	98	11.5
94	National Westminster Bank USA, New York	108	87	23.6
95	National State Bank, Elizabeth, N.J.	106	86	24.0
96	Commerce Bank NA, Evesham Township, N.J.	106	24	349.6
97	Southern National Bank, Lumberton, N.C.	105	84	24.6
98	Amboy-Madison National Bank, Old Bridge Township, N.J.	103	80	28.8
99	City National Bank, Beverly Hills	103	60	71.0
100	Wilmington Trust Co., Del.	102	75	36.5
	Totals for the Top 100 Banks	**28,300**	**21,940**	**29.0**

Rank 12/89		Home Equity Loans 12/31/89	Home Equity Loans 12/31/88	Percent Change
101	Central Fidelity Bank, Richmond	102	69	48.9
102	Citibank (Arizona), Phoenix	102	88	14.9
103	Merrill/Norstar Bank, Bangor, Me.	100	69	44.5
104	Michigan National Bank, Farmington Hills	98	67	47.7
105	Norwest Bank Minnesota NA, Minneapolis	96	88	8.8
106	Central Carolina Bank & Trust Co., Durham, N.C.	95	87	9.1
107	Florida National Bank, Jacksonville	93	76	21.9
108	Ameritrust Co. NA, Cleveland	92	55	67.0
109	First National Bank,Toms River, N.J.	91	86	5.7
110	NCNB National Bank of Florida, Tampa	89	47	91.0
111	Central Bank of the South, Birmingham, Ala.	88	67	30.8
112	Key Bank of Southeastern New York NA, Chester	88	60	46.1
113	Fleet Bank, Nashua, N.H.	87	32	175.9
114	BayBank Harvard Trust Co., Cambridge, Mass.	87	82	5.6
115	Bank of New England-West NA, Springfield, Mass.	86	78	10.3
116	Shawmut Arlington Trust Co., Lawrence, Mass.	85	73	17.0
117	First Hawaiian Bank, Honolulu	85	56	50.7
118	First American Bank of Virginia, McLean	85	73	16.3
119	Bank of Baltimore	85	51	66.9
120	Bank of New England-Worchester, Mass.	85	74	13.8
121	Harris Trust and Savings Bank, Chicago	84	67	25.2
122	First National Bank of Cntrl. Jersey, Bridgewater Twnshp., N.J.	84	82	2.0
123	Bank South NA, Atlanta	83	75	10.4
124	Continental Bank NA, Chicago	81	74	10.7
125	Bucks County Bank & Trust Co., Perkasie, Pa.	81	79	2.8
126	Mellon Bank NA, Pittsburgh	81	119	-32.0
127	Sun Bank NA, Orlando, Fla.	81	79	2.3
128	Trustco Bank of New York, Schenectady	80	51	56.2
129	People's Bank NA, Johnston, R.I.	80	77	3.5
130	Barnett Bank of South Florida NA, Miami	80	42	92.2
131	Security Pacific Bank-Arizona, Phoenix	79	71	12.1
132	Central Jersey B&T Co., Freehold Township, N.J.	79	78	1.4
133	Valley Bank of Nevada, Las Vegas	78	54	44.8
134	Maine National Bank, Portland	77	58	32.9
135	Philadelphia National Bank	75	53	41.8
136	Westamerica Bank NA, San Rafael, Calif.	74	60	24.4
137	United Jersey Bank/South NA, Cherry Hill, N.J.	74	64	16.1
138	Key Bank NA, Albany, N.Y.	74	50	46.0
139	Commerce Bank of St. Louis NA, Clayton, Mo.	73	60	23.4
140	First Union National Bank of Georgia, Atlanta	73	54	35.3
141	First American National Bank, Nashville, Tenn.	73	66	10.5
142	Summit Trust Co., N.J.	73	68	7.5
143	Dominion Bank of Northern Virginia, Vienna	72	59	22.9
144	Dominion Bank of Richmond NA	71	59	19.6
145	BayBank Southeast NA, Plymouth, Mass.	70	69	1.9
146	First National Bank, Cincinnati	70	60	15.6
147	Bank of Delaware, Wilmington	69	57	22.6
148	Trust Company Bank, Atlanta	69	60	15.0
149	United Counties Trust Co., Cranford, N.J.	69	64	8.3
150	Maryland National Bank, Baltimore	69	189	-63.7
151	Mid-America Bank of Louisville & Trust Co., Ky.	68	61	12.0
152	United Carolina Bank, Whiteville, N.C.	68	53	29.7
153	Bank of New England/Old Colony NA, Providence R.I.	67	62	8.4
154	National Bank of Detroit	66	36	83.9
155	Sovran Bank/Central South, Nashville, Tenn.	66	54	20.5
156	Dominion Bank of Greater Hampton Roads, Norfolk	65	55	19.1
157	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	65	52	25.8
158	BancOhio National Bank, Columbus	65	58	12.4
159	Bank One Columbus NA, Ohio	63	42	48.9
160	PNC National Bank, Wilmington, Del.	63	43	45.4
161	Prudential Bank & Trust Co., Atlanta	62	47	30.5
162	Gary-Wheaton Bank, Wheaton, Ill.	62	0	...
163	Valley National Bank, Passaic, N.J.	61	51	19.9
164	First Interstate Bank of Oregon NA, Portland	61	45	34.7
165	Mark Twain Bank NA, Ladue, Mo.	60	34	78.1
166	San Diego Trust & Savings Bank, Calif.	60	39	53.5
167	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	59	43	38.2
168	LaSalle National Bank, Chicago	59	35	69.4
169	Key Bank of Central New York NA, Syracuse	58	31	85.7
170	First Chicago Bank, Oak Park, Ill	58	8	620.3
171	SouthTrust Bank of Alabama NA, Birmingham	58	43	35.3
172	United Jersey Bank/Commercial Trust, Jersey City, N.J.	58	55	4.2
173	BayBank Boston NA	58	60	-3.4
174	Chittenden Trust Co., Burlington, Vt.	57	45	28.2
175	Branch Banking and Trust Co., Wilson, N.C.	57	36	58.4
176	National City Bank, Akron, Ohio	56	37	52.6
177	United Jersey Bank/Mid State, Hazlet Twnshp., N.J.	56	48	17.7
178	Bank One Akron NA, Ohio	56	48	13.5
179	Trustcorp Bank, South Bend, Ind.	54	51	5.4
180	Zions First National Bank, Salt Lake City, Utah	53	52	1.9
181	Key Bank Maine, Augusta	53	42	28.7
182	Rockland Trust Co., Mass.	53	38	38.1
183	Security Pacific Bank Washington NA, Seattle	53	34	54.3
184	Manufacturers & Traders Trust Co., Buffalo, N.Y.	52	37	41.8
185	First American Bank NA, Washington, D.C.	52	47	10.2
186	First Interstate Bank of Hawaii, Honolulu	52	32	62.6
187	Merchants Bank NA, Allentown, Pa.	52	41	24.4
188	First Valley Bank, Bethlehem, Pa.	51	47	10.0
189	First Interstate Bank of Nevada NA, Reno	51	36	40.2
190	Valley Bank & Trust Co., Salt Lake City, Utah	51	33	52.4
191	United Jersey Bank/Northwest, Randolph, N.J.	51	46	11.1
192	Bank One Dayton NA, Ohio	50	52	-4.0
193	UBTrust/Middlesex, Cambridge, Mass.	50	19	165.4
194	Society Bank N/I, Dayton, Ohio	50	38	30.5
195	National Bank of Boyertown, Pa.	50	40	23.1
196	Marquette Bank Minneapolis NA	49	36	38.5
197	Commerce Bank of Kansas City NA, Mo.	48	36	33.0
198	Atlantic Bank of New York	48	38	26.3
199	National Bank of Commerce, Memphis	48	37	31.8
200	Equibank, Pittsburgh	48	47	0.5
	Totals for the Top 200 Banks	**$36,593**	**$27,513**	**32.9%**
	Totals for All FDIC-Insured Banks	**$65,695**	**$48,581**	**27.9%**

Data Sources: Data were provided by **W.C. Ferguson & Co.**, Irving, Tex. from **BankSource**, a data base of the Federal Regulatory report of condition (RC). Ferguson does not adjust the 1989 data for mergers occurring in 1989. Some of the large changes may be attributable to mergers. Data for all federally insured banks provided by the **Federal Deposit Insurance Corp.**, Washington, D.C. **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (Schedule RC-C, Column B, item 1.c.(1).)

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Top 200 Banks in Mortgage Loans

Based on federal regulatory report of condition data for Dec. 31, 1989. Exludes home equity loans. (dollar amounts in millions)

Rank 12/89		Mortgage Loans 12/31/89	Mortgage Loans 12/31/88	Percent Change
1	Bank of America NT&SA, San Francisco	14,822	11,377	30.3
2	Security Pacific National Bank, Los Angeles	9,866	6,634	48.7
3	Wells Fargo Bank NA, San Francisco	8,434	5,832	44.6
4	Citibank NA, New York	7,647	7,009	9.1
5	Chase Manhattan Bank NA, New York	6,674	4,426	50.8
6	Boston Safe Deposit & Trust Co.	4,105	4,040	1.6
7	Chemical Bank, New York	2,787	1,530	82.2
8	First Union National Bank, Charlotte, N.C.	2,763	2,581	7.0
9	Bank of New York	2,150	403	434.0
10	Connecticut National Bank, Hartford	2,148	1,769	21.4
11	First Interstate Bank of California, Los Angeles	2,105	1,579	33.3
12	Southeast Bank NA, Miami	2,093	1,186	76.5
13	Union Bank, San Francisco	1,681	1,388	21.1
14	Seattle-First National Bank	1,591	1,130	40.9
15	NCNB Texas National Bank, Dallas	1,563	1,153	35.6
16	First Union National Bank of Florida, Jacksonville	1,560	1,126	38.5
17	Marine Midland Bank NA, Buffalo, N.Y.	1,543	1,185	30.2
18	NCNB National Bank of North Carolina, Charlotte	1,306	941	38.8
19	Chase Lincoln First Bank NA, Rochester, N.Y.	1,217	1,083	12.4
20	Citibank (New York State), Perinton	1,209	1,155	4.7
21	Sovran Bank NA, Richmond	1,141	1,049	8.8
22	Meridian Bank, Reading, Pa.	1,103	396	178.3
23	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	1,096	846	29.5
24	Citibank of Florida NA, Davie	1,038	20	4986.6
25	First National Bank, Boston	1,037	569	82.4
26	Hibernia National Bank, New Orleans	994	724	37.3
27	Barnett Bank of South Florida NA, Miami	954	745	28.1
28	First National Bank, Chicago	916	868	5.6
29	Boatmen's National Bank, St. Louis	872	384	127.0
30	Barnett Bank of Southwest Florida, Sarasota	850	840	1.2
31	Barnett Bank of Pinellas County, St. Petersburg, Fla.	846	761	11.1
32	First Alabama Bank, Montgomery	836	572	46.1
33	Bank One Texas NA, Dallas	832	0	
34	Comerica Bank-Detroit	806	(65)	23.4
35	First Fidelity Bank NA, Newark, N.J.	805	1,172	-31.3
36	NCNB National Bank of Florida, Tampa	791	693	14.2
37	Michigan National Bank, Farmington Hills	789	508	55.3
38	National Community Bank, Rutherford, N.J.	784	735	6.6
39	Security Pacific Bank Washington NA, Seattle	732	556	31.7
40	Wilmington Trust Co., Del.	719	583	23.3
41	National Bank of Detroit	709	795	-10.8
42	Citizens & Southern National Bank, Ft. Lauderdale, Fla.	686	712	-2.2
43	Citizens & Southern National Bank, Atlanta	695	719	-3.2
44	Chemical Bank New Jersey NA, Morristown	693	234	196.4
45	Bank of Hawaii, Honolulu	686	574	19.9
46	Crestar Bank, Richmond	681	705	-3.5
47	First National Bank of Maryland, Baltimore	674	592	13.8
48	Sanwa Bank California, San Francisco	672	442	52.1
49	Manufacturers National Bank, Detroit	670	650	3.1
50	AmSouth Bank NA, Birmingham	670	761	-12.0
51	Ameritrust Co. NA, Cleveland	669	704	-5.0
52	Valley National Bank, Phoenix, Ariz.	666	652	2.3
53	Riggs National Bank, Washington, D.C.	661	382	73.1
54	First National Bank, Atlanta	651	592	9.9
55	First Bank NA, Minneapolis	650	628	3.5
56	Branch Banking and Trust Co., Wilson, N.C.	617	669	-7.8
57	BayBank Middlesex, Burlington, Mass.	612	564	8.6
58	Bank of California NA, San Francisco	612	539	13.6
59	First Florida Bank NA, Tampa	608	732	-16.9
60	Citibank (Arizona), Phoenix	603	705	-14.5
61	Dominion Bank NA, Roanoke, Va.	593	440	34.8
62	Manufacturers & Traders Trust Co., Buffalo, N.Y.	587	518	13.4
63	Chase Bank of Maryland, Baltimore	563	514	9.6
64	Society National Bank, Cleveland	546	344	58.7
65	Bank of Baltimore	536	627	-14.6
66	Florida National Bank, Jacksonville	535	497	7.7
67	Chase Bank of Ohio, Columbus	526	568	-7.4
68	Northern Trust Co., Chicago	524	412	27.1
69	Massachusetts Co., Inc., Boston	500	382	31.0
70	First Union National Bank of Georgia, Atlanta	491	338	45.0
71	U.S. Bank of Washington NA, Seattle	486	403	21.1
72	Barnet Bank of Palm Beach Cty., West Palm Beach, Fla.,	472	387	22.0
73	Central Fidelity Bank, Richmond	471	371	26.9
74	Shawmut Bank NA, Boston	464	481	-3.4
75	Maryland National Bank, Baltimore	459	465	-1.3
76	Connecticut Bank & Trust Co. NA, Hartford	457	589	-22.4
77	Union Trust Co., Stamford, Conn.	452	193	134.6
78	South Carolina National Bank, Columbia	452	376	20.1
79	First Fidelity Bank NA, Totowa, N.J.	447	438	2.1
80	Pittsburgh National Bank	443	404	9.7
81	Equibank, Pittsburgh	441	249	76.2
82	First Interstate Bank NA, Houston	438	502	-12.7
83	Fidelity Bank NA, Philadelphia	437	476	-8.2
84	Mercantile Bank of St. Louis NA, Clayton, Mo.	434	327	32.5
85	First Security Bank of Utah NA, Ogden	434	426	1.8
86	Central Bank of the South, Birmingham, Ala.	431	392	10.1
87	Norwest Bank Minnesota NA, Minneapolis	430	474	-9.3
88	Huntington National Bank, Columbus, Ohio	428	359	19.4
89	Team Bank NA, Fort Worth, Tex.	428	0	
90	Sun Bank/South Florida NA, Fort Lauderdale	427	334	27.9
91	Norstar Bank of Upstate NY, Albany	425	367	15.8
92	United States National Bank, Portland, Ore.	416	372	12.0
93	First Interstate Bank of Arizona NA, Phoenix	410	333	23.3
94	Provident National Bank, Philadelphia	409	336	20.8
95	First Interstate Bank of Washington NA, Seattle	399	293	35.9
96	United Jersey Bank, Hackensack, N.J.	397	268	48.4
97	United Bank & Trust Co., Hartford, Conn.	392	354	10.7
98	First Security Bank of Idaho NA, Boise	391	362	7.9
99	Banco de Ponce, P.R.	390	359	8.7
100	First Eastern Bank NA, Wilkes-Barre, Pa.	389	323	20.6
	Totals for the Top 100 Banks	136,753	94,301	39.07

Rank 12/89		Mortgage Loans 12/31/89	Mortgage Loans 12/31/88	Percent Change
101	Continental Bank, Norristown, Pa.	389	384	1.2
102	First Virginia Bank, Falls Church	388	350	11.0
103	European American Bank, New York	384	267	43.8
104	BayBank Norfolk County Trust Co., Dedham, Mass.	383	359	6.8
105	First Interstate Bank of Oregon NA, Portland	379	267	41.8
106	Premier Bank NA, Baton Rouge, La.	378	0	
107	First Hawaiian Bank, Honolulu	373	340	9.8
108	Sovran Bank/Central South, Nashville, Tenn.	371	263	41.0
109	National City Bank, Cleveland	368	361	1.9
110	Citizens First National Bank, Ridgewood, N.J.	365	344	6.1
111	Mellon Bank NA, Pittsburgh	364	261	39.5
112	First Tennessee Bank NA, Memphis	358	317	12.8
113	Union Planters National Bank, Memphis	356	270	31.8
114	First of America Bank-SE Michigan NA, Detroit	352	315	11.8
115	Deposit Guaranty National Bank, Jackson, Miss.	348	301	15.6
116	Fleet National Bank, Providence, R.I.	344	433	-20.6
117	Barnett Bank of Jacksonville NA, Fla.	342	261	31.1
118	Barnett Bank of Central Florida NA, Orlando	342	273	25.3
119	INB National Bank, Indianapolis	340	297	14.5
120	Manufacturers Hanover Trust Co., New York	339	275	23.3
121	Trustmark National Bank, Jackson, Miss.	327	275	19.1
122	Sun Bank NA, Orlando, Fla.	320	295	8.3
123	Banco Popular de Puerto Rico, San Juan	315	170	85.4
124	First American Bank of Virginia, McLean	307	309	-0.5
125	Chittenden Trust Co., Burlington, Vt.	307	302	1.6
126	Northeastern Bank of Pennsylvania, Wilkes-Barre	306	376	-18.7
127	Chase Bank of Arizona, Phoenix	301	295	1.9
128	Central Trust Co. NA, Cincinnati	300	212	41.7
129	NCNB National Bank of South Carolina, Columbia	298	240	24.3
130	Eastern Bank, Lynn, Mass.	295	0	
131	Bank of Boston Connecticut, Waterbury	290	298	-2.7
132	BancOhio National Bank, Columbus	290	266	8.9
133	First-Citizens Bank & Trust Co., Raleigh, N.C.	289	199	45.1
134	Summit Trust Co., N.J.	286	274	4.3
135	AmSouth Bank of Florida, Pensacola	282	315	-10.4
136	Barnett Bank of Pasco Cty., Holiday, Fla.	282	236	19.2
137	Amboy-Madison National Bank, Old Bridge Township, N.J.	282	277	1.7
138	United Penn Bank, Wilkes-Barre, Pa.	278	232	19.8
139	Bank of the West, San Francisco	275	220	25.4
140	Imperial Bank, Inglewood, Calif.	274	134	104.9
141	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	273	269	1.5
142	Midlantic National Bank/North, West Paterson, N.J.	270	267	1.2
143	National State Bank, Elizabeth, N.J.	270	250	7.8
144	Central Carolina Bank & Trust Co., Durham, N.C.	269	245	9.6
145	American Security Bank NA, Washington, D.C.	268	229	17.0
146	Casco Northern Bank NA, Portland, Me.	267	243	9.9
147	Barnett Bank of Tampa NA, Fla.	267	251	6.3
148	Society Bank NA, Dayton, Ohio	264	241	9.6
149	National Westminster Bank USA, New York	263	218	20.7
150	Old Kent Bank and Trust Co., Grand Rapids, Mich.	257	205	25.1
151	Boatmen's First National Bank, Kansas City, Mo.	256	159	60.5
152	Comerica Bank NA, Jackson, Mich.	255	20	1162.8
153	Commerce Bank of St. Louis NA, Clayton, Mo.	254	206	22.8
154	Sumitomo Bank of California, San Francisco	252	188	34.4
155	BayBank Harvard Trust Co., Cambridge, Mass.	252	221	13.7
156	Provident Bank of Maryland, Baltimore	249	315	-20.7
157	Sovran Bank/Maryland, Bethesda	248	239	3.7
158	Hamilton Bank, Lancaster, Pa.	245	217	13.0
159	First National Bank of Ohio, Akron	245	230	6.2
160	United States Trust Co., New York	242	200	20.6
161	Bank of Delaware, Wilmington	241	216	11.8
162	Atlantic Bank of New York	240	223	7.7
163	United Carolina Bank, Whiteville, N.C.	238	208	14.7
164	Jefferson National Bank, Charlottesville, Va.	238	209	13.7
165	First Pennsylvania Bank NA, Philadelphia	237	195	22.0
166	Continental Bank NA, Chicago	236	107	120.1
167	M&I Marshall & Ilsley Bank, Milwaukee	235	223	5.5
168	Barnett Bank of Naples, Fla.	235	172	36.4
169	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	233	283	-17.7
170	First Interstate Bank of Nevada NA, Reno	231	182	26.8
171	First Seneca Bank, Butler, Pa.	229	215	6.6
172	Shawmut Worcester County Bank NA, Worcester, Mass.	229	212	7.9
173	Key Bank of Central New York NA, Syracuse	225	226	-0.1
174	Rhode Island Hospital Trust NA, Providence, R.I.	225	161	39.7
175	Barclays Bank of New York NA	223	252	-11.5
176	Key Bank NA, Albany, N.Y.	223	149	50.4
177	Landmark Bank, Clayton, Mo.	223	174	28.2
178	Citibank (Maine) NA, South Portland	222	199	11.8
179	Adams Cty. Nat'l Bank, Cumberland Township, Pa.	222	210	5.5
180	Sun Bank of Lee County NA, Fort Myers, Fla.	221	189	17.3
181	Sun Bank & Trust Co., Brooksville, Fla.	220	207	6.4
182	Midlantic National Bank, Newark, N.J.	220	89	146.3
183	Colonial National Bank USA, Wilmington, Del.	218	149	46.3
184	Marquette Bank Minneapolis NA	217	225	-3.9
185	Bank South NA, Atlanta	216	208	3.9
186	Philadelphia National Bank	215	169	27.5
187	Colonial Bank, Huntsville, Ala.	215	156	38.0
188	Putnam Trust Co., Greenwich, Conn.	214	202	6.3
189	First National Bank of Old Jersey, Bridge Water Township	214	205	4.5
190	Barnett Bank of Lee County NA, Fort Myers, Fla.	211	172	23.0
191	First National Bank, Cincinnati	211	145	45.5
192	New Jersey National Bank, Pennington	210	171	22.9
193	Bank One NA, Indianapolis	209	177	18.5
194	Merchants Bank NA, Allentown, Pa.	209	278	-24.6
195	Valley National Bank, Passaic, N.J.	209	196	6.6
196	First City National Bank, Houston	208	147	41.9
197	Fifth Third Bank, Cincinnati	208	170	22.0
198	Barnett Bank of Manatee Cty. NA, Fla.	208	184	12.8
199	Signet Bank/Virginia, Richmond	207	172	19.9
200	Sunburst Bank, Grenada, Miss.	206	184	12.2
	Totals for the Top 200 Banks	153,838	121,066	27.13
	Totals for All FDIC-Insured Banks	$300,069	$261,799	14.66

State Street Data were provided by W.C. Ferguson & Co., Irving, Tex. from BankStreet, a data base of the Federal Regulatory report of condition (RC). Ferguson does not adjust the 1988 data for mergers occurring in 1989.

Some of the large changes may be attributable to mergers. Data for all federally insured banks provided by the Federal Deposit Insurance Corp., Washington, D.C. Mortgage loans are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. (Schedule RC-C, Column B, item 1.c.(2).)

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Bank Holding Companies

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Ranking Big Banks by ROA

For the first time since 1982, market values of money-center stocks exceed their book values

By Gordon Matthews

For the fourth consecutive year, Banc One Corp., Columbus, Ohio, made more money on its assets than any other giant banking company in the nation. Its return on assets was 1.42%, down 3 basis points from the 1988 level.

The findings, based on the *American Banker's* annual performance study of large banking companies, showed that Wells Fargo & Co., San Francisco, jumped to second place among a group of 37 money-center and superregional banking companies by returning 1.26% on assets. The return was up 12 basis points from the 1988 level, when it ranked sixth in the group. Wells displaced Fleet/Norstar Financial Group, Providence, R.I., which slipped a notch to third.

Michigan National on Top

When the list of large banks is expanded to include the next 20 largest regionals, Michigan National Corp., Farmington Hills, outperformed even Banc One, with a return on assets of 1.69%. Michigan National, which benefited from the sale of its credit card portfolio last year, also was the best performer in return on equity among the 57 largest banking companies. Wells Fargo was the top superregional in return on equity in 1989. NCNB Corp., Charlotte, N.C., was second.

For the first time since the survey was begun in 1982, the market values of money-center bank stocks exceeded their book values last year.

In 1989, the median market-to-book ratio for the money-centers was 104.4%, indicating their stocks were selling for an average of 4.4% above book value. The average for 1988 was 93.34%, a discount to book averaging 6.66%.

57 Companies Covered

The *American Banker* performance survey covers 57 commercial bank holding companies with assets of $10 billion or more on Dec. 31. Data are supplied by SNL Securities, Hoboken, N.J.

The median market-to-book ratio for money-center banks was 104.4% last year.

The companies are reviewed within three peer groups: 11 money-center banks, 26 superregional banks, and 20 large regional companies with total assets of $10 billion to $20 billion.

Among other findings from the survey:

- First Chicago Corp. was the best-performing money-center bank during 1989, with a return on assets of 0.74% and a return on equity of 15.52%. Pittsburgh's Mellon Bank Corp. was second, returning 0.69% on assets and 14.09% on equity.
- The market's favorite money-centers last year were J.P. Morgan & Co. and Bankers Trust New York Corp., both based in New York. Morgan's 1989 market-to-book ratio was 202%, up from 114.27% the year before. Bankers Trust was second with a 157.4% ratio, up from 81.13% in 1988.

A Leader Falls

New York-based Republic New York Corp., the 1988 money-center peer group leader with a ratio of 115.32%, fell to third place despite a 26% gain in its ratio to 146.1%.

- Among the superregionals, the market's top choices were Banc One Corp. and NCNB Corp., with market-to-book ratios of 187.90% and 172.6%, respectively.
- CoreStates Financial Corp., Philadelphia, was second in return on assets with a ratio of 1.22%, and Northern Trust Corp., Chicago, was second in return on equity with a ratio of 23.79%. Further, Northern Trust was the market's favorite large regional with a market-to-book ratio of 201.9%.
- The worst performing money-center bank was Bankers Trust, with a negative return on assets, -1.62%, and a negative return on equity, -31.58%. These ratios include the third-quarter provisions for refinancing country credit losses of $1.65 billion.
- The worst-performing superregional was Bank of New England Corp., Boston.
- The worst-performing large regional was Valley National Corp., Phoenix. □

1989 Performance of Top U.S. Banking Companies

Money Center Banks

Return on Average Assets

Rank 1989	Rank 1988		ROA 1989	ROA 1988
1	2	First Chicago Corp.	0.74	1.12
2	11	Mellon Bank Corp.	0.69	-0.21
3	5	Continental Bank Corp.	0.52	1.03
4	9	Citicorp	0.23	0.82[1]
5	8	Bank of Boston Corp.	0.19	0.96
6	10	Republic New York Corp.	0.09	0.67
7	7	Chemical Banking Corp.	-0.62	0.99
8	4	Chase Manhattan Corp.	-0.65	1.11
9	6	Manufacturers Hanover Corp.	-0.72	1.02[1]
10	1	J.P. Morgan & Co., Inc.	-1.28	1.21
11	2	Bankers Trust New York Corp.	-1.62	1.12
		Mean Values for Group	-0.22	0.89
		Median Values for Group	0.09	1.02

Return on Average Equity

Rank 1989	Rank 1988		ROE 1989	ROE 1988
1	1	First Chicago Corp.	15.52	29.33
2	11	Mellon Bank Corp.	14.09	-11.66
3	5	Continental Bank Corp.	8.82	26.38
4	6	Citicorp	4.25	21.40[1]
5	9	Bank of Boston Corp.	3.91	18.33
6	10	Republic New York Corp.	0.11	14.29
7	3	Chase Manhattan Corp.	-18.12	27.75
8	4	Chemical Banking Corp.	-19.01	27.74
9	8	J.P. Morgan & Co., Inc.	-24.34	19.14
10	1	Manufacturers Hanover Corp.	-24.44	29.33[1]
11	7	Bankers Trust New York Corp.	-31.58	20.27
		Mean Values for Group	-6.45	20.21
		Median Values for Group	0.11	21.40

Gain in Earnings/Share

Rank 1989	Rank 1988		% Gain 1989	% Gain 1988
1	11	Mellon Bank Corp.	191	86
2	7	First Chicago Corp.	-37	174
3	10	Continental Bank Corp.	-80	121
4	5	Citicorp	-76	210
5	2	Bank of Boston Corp.	-82	4,330
6	4	Republic New York Corp.	-99	693
7	8	Chemical Banking Co p.	-169	172
7	6	Chase Manhattan Corp.	-169	199
9	9	Manufacturers Hanover Corp.	-172	153
10	3	J.P. Morgan & Co., Inc.	-231	1,280
11	1	Bankers Trust New York Corp.	-250	*
		Mean Values for Group	-105	N.M.
		Median Values for Group	-99	199

Superregional Banking Firms

Return on Average Assets

Rank 1989	Rank 1988		ROA 1989	ROA 1988
1	1	Banc One Corp.	1.42	1.45
2	6	Wells Fargo & Co.	1.26	1.14
3	2	Fleet/Norstar Financial Group	1.25	1.24
4	5	National City Corp.	1.24	1.18
5	3	First Wachovia Corp.	1.19	1.22
6	8	SunTrust Banks, Inc.	1.16	1.13
7	–	MNC Financial, Inc.[4]	1.14	1.07
7	6	Sovran Financial Corp.	1.14	1.14
9	11	Citizens & Southern Corp.	1.07	1.00
9	12	NBD Bancorp., Inc.	1.07	0.98
11	10	Norwest Corp.	1.06	1.03
12	–	Midlantic Corp.[4]	0.97	1.20
13	13	Barnett Banks, Inc.	0.94	0.94
14	17	Security Pacific Corp.	0.90	0.84
14	4	PNC Financial Corp.	0.90	1.20
16	20	BankAmerica Corp.	0.85[1]	0.57[1]
17	9	First Union Corp.	0.84	1.06
18	16	NCNB Corp.	0.74	0.98
19	22	First Fidelity Bancorp.	0.55	0.12
20	18	Bank of New York Co., Inc.	0.10	0.83
21	23	First Bank System, Inc.	0.01	-1.20
22	19	Marine Midland Banks, Inc.	-0.04[2]	0.61[2]
23	21	First Interstate Bancorp.	-0.22	0.23
24	–	National Westminster Bancorp.[4]	-0.66[2]	0.74[2]
25	15	Shawmut National Corp.	-0.47[2][3]	0.92
26	13	Bank of New England Corp.	3.48	0.94
		Mean Values for Group	0.57†	0.85
		Median Values for Group	0.92	0.98

Return on Average Equity

Rank 1989	Rank 1988		ROE 1989	ROE 1988
1	1	Wells Fargo & Co.	24.49	23.99
2	19	NCNB Corp.	20.45	15.55
3	3	Norwest Corp.	19.62	19.21
4	4	Security Pacific Corp.	18.78	18.86
5	6	National City Corp.	18.62	18.42
6	–	MNC Financial, Inc.[4]	17.72	17.55
7	8	Sovran Financial Corp.	17.71	17.90
8	7	Fleet/Norstar Financial Gp.	17.70	18.15
9	10	Citizens & Southern Corp.	17.60	17.40
10	11	BankAmerica Corp.	17.17[1]	17.36[1]
11	11	SunTrust Banks, Inc.	16.88	17.36
12	9	Banc One Corp.	16.79	17.69
13	13	First Wachovia Corp.	16.48	17.18
14	17	NBD Bancorp., Inc.	16.19	16.11
15	15	Barnett Banks, Inc.	15.99	16.24
16	–	Midlantic Corp.[4]	14.36	17.87
17	2	PNC Financial Corp.	13.60	19.30
18	16	First Union Corp., Inc.	12.77	16.16
19	22	First Fidelity Bancorp.	10.31	1.08
20	18	Bank of New York Co., Inc.	0.74	15.56
21	14	Marine Midland Banks, Inc.	-0.11[2]	16.35[2]
22	23	First Bank System, Inc.	-1.86	-24.87
23	21	First Interstate Bancorp.	7.35	6.02
24	20	Shawmut National Corp.	-7.42[2][3]	15.32
25	5	Bank of New England Corp.	[illegible]	18.56
		National Westminster Bancorp.[4]	N.A.	N.A.
		Mean Values for Group	9.56†	14.56
		Median Values for Group	16.48	17.36

Gain in Earnings/Share

Rank 1989	Rank 1988		% Gain 1989	% Gain 1988
1	22	First Fidelity Bancorp.	765.5	-76
2	13	NCNB Corp.	53.1	43
3	5	BankAmerica Corp.	35.0	143
4	–	MNC Financial, Inc.[4]	21.1	14
5	3	Wells Fargo & Co.	19.8	1,689
6	9	National City Corp.	13.3	83
7	15	NBD Bancorp., Inc.	13.1	38
8	17	Citizens & Southern Corp.	12.9	29
9	4	Norwest Corp.	12.1	459
10	1	Security Pacific Corp.	12.0	*
11	19	Sovran Financial Corp.	10.0	12
12	20	SunTrust Banks, Inc.	9.7	10
13	11	Fleet/Norstar Financial Gp.	9.6	65
14	18	Barnett Banks, Inc.	8.5	22
14	16	First Wachovia Corp.	8.5	36
16	13	Banc One Corp.	5.5	43
17	–	Midlantic Corp.[4]	-8.0	18
18	21	First Union Corp., Inc.	-13.0	8
19	12	Shawmut National Corp.	-18.3	49
20	10	PNC Financial Corp.	-19.5	69
21	8	Bank of New York Co., Inc.	-94.8	85
	7	Bank of New England Corp.	NM	103
	2	First Bank System, Inc.	NM	1,910
	6	First Interstate Bancorp.	NM	116
		National Westminster Bancorp.[4]	NA	NA
		Marine Midland Banks, Inc.	NA	NA
		Mean Values for Group	40.8	N.M.
		Median Values for Group	10.0	N.M.

Large Regional Banking Firms

Return on Average Assets

Rank 1989	Rank 1988		ROA 1989	ROA 1988
1	8	Michigan National Corp.	1.69[2]	1.05
2	3	CoreStates Financial Corp.	1.22	1.14
3	6	Society Corp.	1.11	1.07
4	9	Ameritrust Corp.	1.10	1.02
5	1	Signet Banking Corp.	1.08	1.38
5	–	Northern Trust Corp.	1.08	1.35
7	4	UJB Financial	1.05	1.13
8	–	Huntington Bancshares	1.02	1.01
9	10	U.S. Bancorp.	1.00	0.92
9	–	First of America Bank Corp.	1.00	0.96
11	12	Crestar Financial Corp.	0.97	0.87
12	11	KeyCorp	0.93	0.90
13	19	Boatmen's Bancshares, Inc.	0.91	0.49
14	–	Meridian Bancorp, Inc.	0.89	0.99
15	13	First City Bancorp of Texas, Inc.	0.86	0.84
16	5	Comerica, Inc.	0.69	1.10
17	14	First American Bancshares, Inc.	0.61[2]	0.81[2]
18	18	Southeast Banking Corp.	0.51	0.53
19	15	Harris Bankcorp, Inc.	0.45[2]	0.79[2]
20	17	Valley National Corp.	-1.39	0.61
		Mean Values for Group	0.84	0.93
		Median Values for Group	0.99	0.92

Return on Average Equity

Rank 1989	Rank 1988		ROE 1989	ROE 1988
1	6	Michigan National Corp.	29.09[2]	17.32
2	–	Northern Trust Corp.	23.79	28.86
3	3	First City Bancorp of Texas, Inc.	17.19	18.92
4	1	Signet Banking Corp.	17.12	25.13
5	7	CoreStates Financial Corp.	16.78	16.69
6	13	Ameritrust Corp.	16.10	13.65
7	–	Huntington Bancshares	15.81	16.24
8	9	Society Corp.	15.49	15.56
9	12	U.S. Bancorp.	15.13	13.78
10	10	Crestar Financial Corp.	15.06	14.46
11	11	KeyCorp	14.55	14.39
12	8	UJB Financial	14.52	15.80
13	–	First of America Bank Corp.	14.41	14.38
14	–	Meridian Bancorp, Inc.	13.45	13.58
15	18	Boatmen's Bancshares, Inc.	12.18	6.66
16	2	Comerica, Inc.	11.74	19.04
17	17	Southeast Banking Corp.	10.11	10.56
18	15	First American Bancshares, Inc.	8.40[2]	11.76[2]
19	14	Harris Bankcorp, Inc.	7.31[2]	12.63[2]
20	16	Valley National Corp.	-26.43	11.31
		Mean Values for Group	13.09	15.17
		Median Values for Group	14.82	15.02

Gain in Earnings/Share

Rank 1989	Rank 1988		% Gain 1989	% Gain 1988
1	9	Michigan National Corp.	90.9	28
2	8	Boatmen's Bancshares, Inc.	85.1	29
3	–	First City Bancorp of Texas, Inc.	68.4	NA
4	10	U.S. Bancorp.	21.0	24
5	1	Ameritrust Corp.	17.9	1,162
6	12	CoreStates Financial Corp.	11.8	15
7	7	Crestar Financial Corp.	11.3	84
8	14	Society Corp.	10.5	12
9	6	KeyCorp	10.3	59
10	–	First of America Bank Corp.	8.0	11.4
11	–	Meridian Bancorp, Inc.	6.1	9.1
12	3	Southeast Banking Corp.	4.5	266
13	–	Huntington Bancshares	3.4	65
14	14	UJB Financial	1.6	12
15	–	Northern Trust Corp.	-6.2	294
16	2	Signet Banking Corp.	-30.3	971
17	5	Comerica, Inc.	-30.7	94
	4	Valley National Corp.	NM	240
	–	First American Bancshares, Inc.	NA	NA
	–	Harris Bankcorp, Inc.	NA	NA
		Mean Values for Group	17.3	NM
		Median Values for Group	10.3	NM

Data Sources: Data were supplied by **SNL Securities, Hoboken, N.J.**, unless otherwise noted. The rankings, means and medians were compiled by the **American Banker**. Please note that the 1988 data are as reported in 1989 and have not been restated for mergers or changes in accounting practices. (†)— Calculated by **American Banker** and is based on net income excluding the utilization of tax loss carryforward. (*)— Based on data provided by the bank to **American Banker**. (1)— Includes gain on sale of credit card portfolio. (2)— Bank was in the "Large Regionals" panel last year. (e)— Percentage gain is greater than 40,000%. **Definitions and methodology** For a complete description of the information contained in this table, see the footnotes on page 18. **Boatmen's** (–) In the 1988 rank field indicates that the bank was not a member of panel that year. NA— Not available. NM— Not meaningful. (3)— Revised since publication on March 16, 1990, to reflect restatement of earnings. (†)— Revised.

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1989 Performance of Top U.S. Banking Companies

How the Market Looks at Banks

Mkt-Book Rank 1989	Mkt-Book Rank 1988	Money Center Banks	Ratio of Market-to-Book Value 1989	Ratio of Market-to-Book Value 1988	Price Earnings Multiple 1989	Price Earnings Multiple 1988	Dividend Yield (%) 1989	Dividend Yield (%) 1988
1	2	J. P. Morgan & Co., Inc.	202.00	114.27	NA	6.48	3.86	4.76
2	8	Bankers Trust New York Corp.	157.40	81.13	NA	4.33	5.18	5.94
3	1	Republic New York Corp.	146.10	115.32	NM	8.56	2.49	2.80
4	4	Citicorp	113.90	99.79	24.89	4.83	5.49	5.72
5	5	First Chicago Corp.	106.60	94.65	7.44	3.74	4.86	5.06
6	3	Mellon Bank Corp.	104.40	104.65	7.19	NM	4.89	5.60
7	10	Chase Manhattan Corp.	95.50	60.06	NA	2.49	6.79	7.56
8	9	Chemical Banking Corp.	87.60	65.60	NA	2.58	9.10	8.77
9	6	Continental Bank Corp.	82.80	93.34	9.65	4.00	4.28	3.86
10	11	Manufacturers Hanover Corp.	79.80	50.54	NA	1.53	9.90	11.56
11	7	Bank of Boston Corp.	71.70	87.44	23.75	5.33	6.53	5.25
		Mean Values for Group	**113.44**	**87.86**	**14.58**	**4.36**	**5.76**	**6.08**
		Median Values for Group	**104.40**	**93.34**	**9.65**	**4.17**	**5.18**	**5.80**
		Superregional Banking Firms						
1	6	Banc One Corp.	187.90	142.72	11.77	8.52	3.21	4.13
2	1	NCNB Corp.	172.60	152.49	10.42	9.40	2.38	3.67
3	12	Norwest Corp.	171.40	127.73	9.00	7.22	3.38	4.11
4	10	First Wachovia Corp.	163.00	139.45	10.70	8.98	3.41	4.01
5	2	National City Corp.	157.40	150.53	8.99	8.56	4.29	5.11
6	4	Wells Fargo & Co.	154.20	145.90	6.73	6.56	4.45	4.97
7	21	Bank of New England Corp.	151.90	94.50	NA	5.42	10.88	6.18
8	8	Sovran Financial Corp.	141.10	141.00	8.46	8.39	4.37	4.44
9	13	Citizens & Southern Corp.	140.50	123.94	8.38	7.62	4.29	5.01
10	7	PNC Financial Corp.	140.30	141.41	10.65	8.03	4.95	4.73
11	11	SunTrust Banks, Inc.	140.20	136.41	8.76	8.35	3.41	3.82
12	15	NBD Bancorp., Inc.	137.60	118.56	9.25	8.17	3.75	3.95
13	9	Barnett Banks, Inc.	134.20	139.52	8.08	9.07	3.21	3.06
14	3	First Bank System, Inc.	132.70	146.91	NA	NM	8.57	7.76
15	5	Fleet/Norstar Financial Group	131.50	142.94	7.92	8.47	5.01	5.02
16	22	Bank of New York Co., Inc.	116.60	90.04	149.07	7.10	4.89	5.19
17	20	BankAmerica Corp.	114.80	95.63	5.23	4.85	2.24	0.00
18	16	Security Pacific Corp.	114.40	114.61	8.49	6.46	5.42	5.43
19	19	First Interstate Bancorp.	113.90	101.91	NA	16.49	7.12	6.73
20	–	MNC Financial, Inc.	107.40	120.40	6.43	7.27	4.77	4.31
21	14	First Union Corp.	106.50	123.06	8.59	8.02	4.85	3.98
22	17	First Fidelity Bancorp.	102.80	114.26	9.26	N.M	9.60	6.85
23	18	Shawmut National Corp.	87.50	105.76	7.56	7.16	6.91	5.79
24		Midlantic Corp.	81.00	107.64	5.98	6.65	5.59	4.30
		Marine Midland Banks, Inc.	NA	NA	NA	NA	NA	NA
		National Westminster Bancorp	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**133.38**	**126.79**	**15.17**	**8.13**	**5.98**	**4.72**
		Median Values for Group	**136.90**	**122.67**	**8.76**	**8.10**	**4.81**	**4.85**
		Large Regional Banking Firms						
1	–	Northern Trust Corp.	201.90	164.00	10.22	8.99	2.12	2.38
2	13	U.S. Bancorp.	147.10	100.17	10.25	7.62	2.93	4.35
3	–	Huntington Bancshares	142.10	114.00	9.48	7.52	3.45	4.12
4	1	CoreStates Financial Corp.	135.00	142.61	8.47	9.00	4.00	4.15
5	9	Ameritrust Corp.	130.50	107.94	8.09	7.97	4.96	5.37
6	7	Crestar Financial Corp.	126.50	112.83	8.85	8.22	4.17	4.67
7	11	First City Bancorp of Texas, Inc.	122.90	105.38	8.56	10.38	4.72	0.00
8	4	Comerica, Inc.	121.90	119.06	10.58	6.95	4.77	4.37
9	15	KeyCorp	115.00	94.33	8.24	6.85	4.78	6.04
10	6	Signet Banking Corp.	114.10	118.67	7.06	5.21	4.73	4.71
11	–	Meridian Bancorp, Inc.	108.90	114.70	8.46	9.05	5.84	5.68
12	–	First of America Bank Corp	106.10	104.50	8.10	8.15	4.47	4.23
13	8	Society Corp.	102.90	110.98	7.37	7.94	4.69	4.09
14	5	Michigan National Corp.	102.50	119.03	4.08	7.39	4.04	4.46
15	12	Boatmen's Bancshares, Inc.	102.10	104.31	8.80	15.42	6.44	6.45
16	2	UJB Financial, Inc.	101.10	121.92	7.20	8.04	5.88	5.11
17	14	Southeast Banking Corp.	82.40	98.55	8.39	9.96	5.71	4.98
18	16	Valley National Corp.	57.00	78.30	NA	7.18	8.38	5.98
		First American Bankshares, Inc.	NA	NA	NA	NA	NA	NA
		Harris Bankcorp., Inc.	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**117.72**	**116.19**	**8.36**	**8.25**	**4.79**	**4.66**
		Median Values for Group	**114.55**	**109.48**	**8.47**	**7.78**	**4.73**	**4.57**

Performance Study Peer Groups

Asset Rank 1989	Money Center Banking Companies	Assets 12/31/89 ($ Billion)
1	Citicorp, New York	230.643
2	Chase Manhattan Corp., New York	107.369
3	J.P. Morgan & Co., Inc., New York	88.964
4	Chemical Banking Corp., New York	71.513
5	Manufacturers Hanover Corp., New York	60.500
6	Bankers Trust New York Corp.	55.658
7	First Chicago Corp.	47.907
8	Bank of Boston Corp.	39.178
9	Mellon Bank Corp., Pittsburgh	31.467
10	Continental Bank Corp., Chicago	29.549
11	Republic New York Corp.	25.467
	Superregional Banking Companies	
1	BankAmerica Corp., San Francisco	98.764
2	Security Pacific Corp., Los Angles	83.943
3	NCNB Corp., Charlotte, N.C.	66.191
4	First Interstate Bancorp., Los Angeles	59.051
5	Bank of New York Co., Inc.	48.856
6	Wells Fargo & Co., San Francisco	48.737
7	PNC Financial Corp., Pittsburgh	45.661
8	Fleet/Norstar Financial Group, Inc., Providence, R.I.	33.441
9	First Union Corp., Charlotte, N.C.	32.131
10	SunTrust Banks, Inc., Atlanta	31.044
11	First Fidelity Bancorporation, Newark, N.J.	30.728
12	Bank of New England Corp., Boston	29.773
13	Barnett Banks, Inc., Jacksonville, Fla.	29.007
14	Shawmut National Corp., Hartford, Conn.	28.145
15	Marine Midland Banks, Inc., Buffalo, N.Y.	27.067
16	Banc One Corp., Columbus, Ohio	26.552
17	NBD Bancorp., Inc., Detroit	25.771
18	Sovran Financial Corp., Norfolk, Va.	25.442
19	Norwest Corp., Minneapolis	24.335
20	First Wachovia Corp., Winston-Salem, N.C.	24.050
21	Midlantic Corp., Edison, N.J.	23.686
22	Citizens & Southern Corp., Atlanta	23.313
23	National City Corp., Cleveland, Ohio	22.972
24	National Westminster Bancorp, Inc., New York	21.773
25	First Bank System, Inc., Minneapolis	20.820
26	MNC Financial, Inc., Baltimore	20.316
	20 Large Regional Banking Companies	
1	U.S. Bancorp., Portland, Ore.	16.975
2	CoreStates Financial Corp., Philadelphia	16.849
3	Southeast Banking Corp., Miami	16.525
4	KeyCorp, Albany, N.Y.	15.461
5	Boatmen's Bancshares, Inc., St. Louis	14.542
6	First City Bancorp. of Texas, Inc., Houston	14.081
7	First of America Bank Corp., Kalamazoo, Mich.	12.793
8	Signet Banking Corp., Richmond, Va.	12.476
9	Harris Bankcorp, Inc., Chicago	12.374
10	UJB Financial Corp., Princeton, N.J.	12.172
11	Comerica, Inc., Detroit	12.149
12	Meridian Bancorp, Inc., Reading, Pa.	11.925
13	Huntington Bancshares, Inc., Columbus, Ohio	11.680
14	First American Bankshares, Inc., Washington, D.C.	11.480
15	Michigan National Corp., Farmington Hills	11.460
16	Crestar Financial Corp., Richmond, Va.	11.361
17	Ameritrust Corp., Cleveland	11.233
18	Northern Trust Corp., Chicago	10.938
19	Society Corp., Cleveland	10.903
20	Valley National Corp., Phoenix	10.549

Source of Asset Data: American Banker survey of the top 100 bank holding companies scheduled for publication on April 11.
Money Center banking companies: are banks that are large in asset size, oriented toward commercial and industrial lending with a proclivity to sell a high amount of their C&I originations, noncore funded (a high percentage of purchased money), and a large international presence.
Superregional banking companies: are non-money center banking companies with $20 billion or more in total assets on Dec. 31, 1989, that has merged across state lines to establish a full commercial banking presence in another state.
Large regional banking companies: the next 20 largest bank holding companies in the U.S. on Dec. 31, 1989 (assets between $10 billion and $20 billion.)
N.A.— Not available **N.M.**— Not meaningful

Definitions and Methodology

The statistical tables for the **American Banker's** annual performance study were compiled by the **American Banker** from data provided by **SNL Securities, Hoboken, N.J.** The data were taken from two sources: (1) the **SNL Bank DataSource,** which contains GAAP financials on market and per share data on all publicly traded commercial banks and bank holding companies; and (2) the **SNL Bank Securities Monthly,** which contains the stock price information needed for this survey.

A listing of the 57 banking companies in the study appears above. The companies are divided into three peer groups: peer group 1 — 11 money center banks (defined above); peer group 2 — 26 superregional banking firms (defined above); and peer group 3 — 20 bank holding companies with assets of between $10 billion and $20 billion on Dec. 31, 1989. In the table above, entitled **Performance Study Peer Groups,** the companies are listed in order of their asset size on December 31, 1989, within their respective peer group. Banks that are not owned by holding companies are excluded from the survey.

In the table appearing on page 18, within peer groups the banks are ranked by three measures of performance: the return on average assets; the return on average equity; and the percentage change in earnings per share. Dashes (–) in the 1988 rank field indicate that the bank was not a member of panel that year.

Net income is income after taxes but before extraordinary items for the full year 1989. **Please note:** American Banker has excluded the extraordinary credit resulting from the utilization of tax loss carryforward from 1988 and 1989 net income, whenever possible. The banks affected are footnoted.

The return on average assets, as defined by SNL Securities, is net income divided by average assets for the period.

The return on average (common) equity is net income minus preferred stock dividends divided by average common shareholders' equity for the year.

The percentage change in earnings per share where calculated by American Banker from SNL Securities' data. These data are the actual fully diluted earnings per share before extraordinary items for 1987, 1988, and 1989. In calculating percent changes involving negative numbers, American Banker considers the movement from a negative amount to zero, or from zero to a negative amount, as a change of 100%.

Market-to-book value for 1989 is the stock price on December 29, 1989 divided by the book value per share on December 31, 1989. The market-to-book value for 1988 is calculated by dividing the stock price on December 30, 1988, by book value per share on December 31, 1988.

The price earnings multiple is the stock price, as defined above, as a multiple of fully diluted earnings per share.

The dividend yield for 1989 is the indicated annual dividend for the fourth quarter of 1989 as an annualized percentage of the December 29, 1989 price. The dividend yield for 1988 is the indicated annual dividend for the fourth quarter of 1988 as an annualized percentage of the December 31, 1988 price.

The group **means** are calculated by American Banker by summing all of the values and dividing that number by the total number of observations. The **medians** is obtained by finding the midpoint of the array of values. The 1988 means and medians were for the banks in the panel that year.

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Workforce Reins Help Cut Costs

U.S. bank holding companies decrease expenses by limiting employee growth

By Kenneth Cline and L. Michael Cacace

Spurred by a decline in profits, the top U.S. bank holding companies focused last year on curtailing operating expenses by limiting the growth of their workforces.

An *American Banker* survey shows that the nation's 100 biggest bank companies did not significantly expand their workforce last year despite a sizable increase in assets and an expansion of branch networks. The survey finds that employment growth rose a modest 1.7%, while assets and domestic branch networks last year grew by 7.5% and 4.7%, respectively. Meanwhile, earnings of the top 100 banks declined 28.6%, to $13.3 billion.

Acquisition Skews Figures

However, much of last year's workforce increase was attributable to NCNB Corp.'s Texas acquisitions, which added more than 13,000 employees to the bank company's workforce. Excluding NCNB, employment at the top bank companies was virtually unchanged last year.

"The banks are seeing their profit gains will come much more from expense control than from revenue growth," said James M. Rosenberg, a securities analyst with Shearson Lehman Hutton Inc. in New York.

Analysts predicted that major banks would continue to limit their employment growth again this year.

"I don't think there is any question in our minds this is an area that will be a focus for banks throughout 1990," said Thomas J. Romano, a senior vice president with New York-based Thomson Bankwatch Inc., an *American Banker* affiliate.

Jobs Fell Slightly in 1988

Employment at the top 100 banks declined slightly in 1988, after rising 4% the preceding year. At the end of 1989, the top companies carried 1,065,556 employees on their payrolls, compared with 1,048,096 at the end of 1988.

"The banks are seeing their profit gains will come much more from expense control than from revenue growth."

"In this environment, where you've got asset-quality pressures and lack of revenue momentum, the only place where you can really have direct [bottom-line] impact is on operating expenses," said a New York-based Keefe, Bruyette & Woods Inc. analyst, James McDermott.

Surge from Acquisition

The 7.5% growth in assets last year by the top bank companies was an improvement over the 4.8% growth rate achieved last year and the 1987 growth of 5%. Four of the top five gainers in 1989 were in the Southeast, reflecting the continuing strength of that region's economy as well as some major acquisitions announced last year.

NCNB, for example, raised its assets to $66.2 billion from $29.8 billion in 1988 by incorporating into its holding company all of FirstRepublic Bancorp, the insolvent Texas bank it acquired from federal regulators in 1988.

First Union Corp., based in Charlotte, N.C., now has $32.1 billion in assets and jumped from 22d to 17th place in the *American Banker* rankings; had the 1989 numbers reflected its acquisition of Florida National Banks of Florida Inc., consummated in January, First Union would be the nation's 15th-largest bank.

Also increasing in asset size were Barnett Banks Inc., Jacksonville, Fla., from 25th to 23d place, and SunTrust Banks Inc., Atlanta, from 20th to 19th place. Outside the Southeast, Providence, R.I.-based Fleet/Norstar Financial Group Inc. increased its assets by 15%, to $33.4 million, rising in the rankings to 16th place from 21st place.

Branch expansion at the top holding companies, meanwhile, slowed in 1989 to 5%, from 7.5% in 1988 and 9.4% in 1987.

Securities analysts said the slower rate of branch expansion reflected the consolidation in the industry following the wave of acquisitions in the past few years. □

Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1989, Compared with December 31, 1988

Rank 12/31/89	Bank Holding Company / Largest Controlled Bank in Deposits	Total Assets 12/31/89	Total Assets 12/31/88	Rank 12/31/88	Gain	Total Deposits 12/31/89	Total Deposits 12/31/88	Controlled Banks	Controlled Branches
1	Citicorp, New York Citibank NA, New York	230,643,000,000	207,686,000,000	1		137,922,000,000	124,072,000,000	10	332
2	Chase Manhattan Corp., New York Chase Manhattan Bank NA, New York	107,369,000,000	97,455,090,000	2		69,073,000,000	64,056,993,000	7	470
3	BankAmerica Corp., San Francisco Bank of America NT&SA, San Francisco	98,764,000,000	94,647,000,000	3		81,186,000,000	77,150,000,000	3	1,046
4	J.P. Morgan & Co., Inc., New York Morgan Guaranty Trust Co., New York	88,963,715,000	83,923,000,000	4		39,157,622,000	42,300,000,000	2	4
5	Security Pacific Corp., Los Angeles Security Pacific National Bank, Los Angeles	83,943,000,000	77,870,000,000	5		52,630,000,000	47,663,000,000	6	965
6	Chemical Banking Corp., New York Chemical Bank, New York	71,513,000,000	67,349,000,000	6		50,151,000,000	47,966,000,000	3	357
7	NCNB Corp., Charlotte, N.C. NCNB Texas National Bank, Dallas	66,190,763,000	29,848,389,000	18	+11	48,576,345,000	20,670,145,000	7	688
8	Manufacturers Hanover Corp., New York Manufacturers Hanover Trust Co., New York	60,479,000,000	66,710,000,000	7		41,994,000,000	41,714,000,000	2	221
9	First Interstate Bancorp., Los Angeles First Interstate Bank of California, Los Angeles	59,051,407,000	58,193,875,000	8		46,467,700,000	44,148,744,000	27	1,041
10	Bankers Trust New York Corp. Bankers Trust Co., New	55,658,446,000	57,942,341,000	9		26,220,122,000	32,490,652,000	2	3
11	Bank of New York Co., Inc. Bank of New York	48,856,471,000	47,388,101,000	10		34,927,125,000	32,706,363,000	2	250
12	Wells Fargo & Co., San Francisco Wells Fargo Bank NA, San Francisco	46,736,600,000	46,616,500,000	11		36,430,300,000	35,068,800,000	1	455
13	First Chicago Corp. First National Bank, Chicago	47,907,000,000	44,431,622,000	12		32,935,000,000	32,017,686,000	21	0
14	PNC Financial Corp, Pittsburgh Pittsburgh National Bank	45,660,744,000	40,811,114,000	13		30,120,168,000	27,453,400,000	10	529
15	Bank of Boston Corp. First National Bank, Boston	39,177,911,000	36,060,606,000	14		28,697,359,000	23,590,628,000	5	254
16	Fleet/Norstar Financial Group, Inc., Providence, R.I. Fleet National Bank, Providence, R.I.	33,440,789,000	29,052,205,000	21	+5	21,676,631,000	20,701,183,000	8	606
17	First Union Corp., Charlotte, N.C. (a) First Union National Bank, Charlotte	32,130,556,000	28,977,609,000	22	+5	21,498,325,000	20,033,329,000	5	663
18	Mellon Bank Corp., Pittsburgh Mellon Bank NA, Pittsburgh	31,467,000,000	31,153,000,000	16		21,344,000,000	21,325,000,000	7	334
19	SunTrust Banks, Inc., Atlanta Trust Company Bank, Atlanta	31,043,627,000	29,177,124,000	20	+1	24,961,500,000	23,944,490,000	53	617
20	First Fidelity Bancorporation, Lawrenceville, N.J. First Fidelity Bank NA, Newark	30,727,815,000	29,776,982,000	19		22,872,460,000	21,562,439,000	11	488
21	Bank of New England Corp., Boston Bank of New England NA, Boston	29,772,719,000	32,200,427,000	15		25,529,579,000	24,622,869,000	8	444
22	Continental Bank Corp., Chicago Continental Bank NA, Chicago	29,549,000,000	30,578,000,000	17		17,176,000,000	16,967,000,000	1	0
23	Barnett Banks, Inc., Jacksonville, Fla. Barnett Bank of South Florida NA, Miami	29,006,690,000	25,748,422,000	25	+2	25,055,898,000	22,482,201,000	35	563
24	Shawmut National Corp., Hartford, Conn. Connecticut National Bank, Hartford	27,855,000,000	28,413,805,000	23		18,765,470,000	18,987,564,000	12	369
25	Marine Midland Banks, Inc., Buffalo, N.Y. Marine Midland Bank NA, Buffalo	27,066,546,000	25,964,103,000	24		18,325,592,000	17,430,832,000	2	317
26	Banc One Corp., Columbus, Ohio Bank One Columbus NA	26,552,237,000	25,277,654,000	26		20,952,205,000	19,501,756,000	51	563
27	NBD Bancorp., Inc., Detroit National Bank of Detroit	25,771,284,000	4,176,190,000	29	+2	19,806,098,000	19,494,786,000	30	358
28	Republic New York Corp. Republic National Bank, New York	25,466,993,000	24,519,017,000	27		16,524,802,000	16,346,275,000	2	42
29	Sovran Financial Corp., Norfolk, Va. Sovran Bank NA, Richmond	25,442,264,000	22,483,786,000	30	+1	18,693,546,000	17,493,055,000	13	494
30	Norwest Corp., Minneapolis Norwest Bank Minneapolis NA	24,334,700,000	21,750,400,000	32	+2	15,206,100,000	13,901,800,000	37	170
31	First Wachovia Corp., Winston-Salem, N.C. Wachovia Bank & Trust Co. NA, Winston-Salem	24,049,523,000	21,815,224,000	31		17,386,636,000	16,492,027,000	3	351
32	Midlantic Corp., Edison, N.J. Midlantic National Bank, Newark	23,665,536,000	19,697,403,000	35	+3	18,685,627,000	15,793,139,000	13	482
33	Citizens & Southern Corp., Atlanta Citizens & Southern National Bank, Atlanta	23,312,787,000	21,097,528,000	34	+1	18,109,650,000	16,081,980,000	3	504
34	National City Corp., Cleveland National City Bank, Cleveland	22,971,688,000	21,623,379,000	33		17,264,265,000	16,906,320,000	17	427
35	National Westminster Bancorp, Inc., New York National Westminster Bank USA, New York	21,772,979,000	19,013,398,000	36	+1	18,014,680,000	15,653,480,000	3	265
36	First Bank System, Inc., Minneapolis First Bank NA, Minneapolis	20,820,243,000	24,247,706,000	28		15,753,107,000	17,204,241,000	40	72
37	MNC Financial, Inc., Baltimore (b) Maryland National Bank, Baltimore	20,316,349,000	18,015,220,000	38	+1	12,575,117,000	12,309,241,000	3	178
38	U.S. Bancorp., Portland, Ore. United States National Bank of Oregon, Portland	16,975,400,000	14,383,402,000	43	+5	11,432,200,000	10,167,730,000	2	329
39	CoreStates Financial Corp., Philadelphia (c) Philadelphia National Bank	16,848,649,000	16,430,853,000	39		11,440,636,000	11,115,235,000	4	201
40	Southeast Banking Corp., Miami Southeast Bank NA, Miami	16,525,300,000	15,623,000,000	40		12,759,800,000	11,505,000,000	2	230
41	KeyCorp, Albany, N.Y. Key Bank NA, Albany	15,461,365,000	14,645,692,000	42	+1	12,453,050,000	11,580,576,000	16	588
42	Boatmen's Bancshares, Inc., St. Louis, Mo. Boatmen's National Bank, St. Louis	14,542,400,000	14,675,758,000	41		10,851,284,000	11,223,788,000	34	212
43	First City Bancorporation of Texas, Inc., Houston First City National Bank, Houston	14,080,986,000	12,195,486,000	44	+1	10,818,730,000	9,842,923,000	21	66
44	First of America Bank Corp., Kalamazoo, Mich. First of America Bank-Southeast Michigan, Kalamazoo	12,792,682,000	9,789,359,000	56	+12	11,366,352,000	8,675,379,000	42	415
45	Signet Banking Corp., Richmond Signet Bank/Virginia, Richmond	12,476,092,000	11,001,598,000	49	+4	7,595,060,000	7,545,933,000	3	230
46	Harris Bankcorp, Inc., Chicago Harris Trust & Savings Bank, Chicago	12,374,355,000	11,276,000,000	47	+1	8,960,304,000	8,349,000,000	12	0
47	UJB Financial Corp., Princeton, N.J. UJB/Hackensack	12,172,290,000	10,887,871,000	50	+3	9,336,000,000	8,893,771,000	10	254
48	Comerica, Inc., Detroit Comerica Bank-Detroit	12,149,495,000	11,145,452,000	48		9,882,692,000	9,249,809,000	10	216
49	Meridian Bancorp., Inc., Reading, Pa. Meridian Bank, Reading	11,925,145,000	9,522,981,000	57	+8	9,601,786,000	7,125,409,000	3	219
50	Huntington Bancshares, Inc., Columbus, Ohio Huntington National Bank, Columbus	11,679,762,000	9,506,004,000	58	+8	8,589,591,000	7,106,883,000	12	247

Sources of Data: American Banker questionnaire, and banks' yearend earnings releases. **Assets** and **Deposits** include all consolidated subsidiaries, both domestic and foreign. Data for 1988 are as reported in 1989 and have not been restated for acquisitions, mergers, or changes in accounting principals. **Banks Controlled:** includes only domestic commercial banks controlled, according to definitions of Bank Holding Co. Act. **Branches Controlled** are domestic commercial bank branches only. (a)— On Jan. 28 First Union Corp. acquired Florida National Banks of Florida. Had merger taken place on Dec. 31, First Union would rank 15th with $40 billion in assets. (b)— On Jan. 18, MNC acquired Equitable Bancorp. Had the merger taken place on Dec. 31, MNC would have ranked 28th with assets of $25.5 billion. (c)— On March 5, CoreStates acquired First Pennsylvania Corp. Had the merger taken place on Dec. 31, CoreStates would have ranked 34th with $23.8 billion in assets.

Compiled by American Banker, Copyright 1990.

Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1989, Compared with December 31, 1988

Rank 12/31/89	Bank Holding Company / Largest Controlled Bank in Deposits	Total Assets 12/31/89	Total Assets 12/31/88	Rank 12/31/88	Gain	Total Deposits 12/31/89	Total Deposits 12/31/88	Controlled Banks	Controlled Branches
51	First American Bankshares, Inc., Washington, D.C. First American Bank of Virginia, McLean	11,489,707,000	10,635,745,000	52	+1	8,988,385,000	8,379,998,000	7	286
52	Michigan National Corp., Farmington Hills Michigan National Bank, Farmington Hills, Mich.	11,479,973,000	11,305,713,000	46		9,295,128,000	9,213,628,000	2	199
53	Crestar Financial Corp., Richmond Crestar Bank, Richmond	11,360,817,000	10,408,288,000	53		8,467,254,000	7,981,696,000	4	252
54	Ameritrust Corp., Cleveland Ameritrust Co. NA, Cleveland	11,233,140,000	10,738,297,000	51		8,790,810,000	8,358,773,000	9	226
55	Northern Trust Corp., Chicago Northern Trust Co., Chicago	10,937,679,000	9,903,900,000	55		7,038,283,000	6,752,600,000	8	10
56	Society Corp., Cleveland (d) Society National Bank, Cleveland	10,903,327,000	10,009,572,000	54		8,424,476,000	7,675,603,000	3	212
57	Valley National Corp., Phoenix, Ariz. Valley National Bank, Phoenix	10,519,481,000	11,765,677,000	45		9,369,124,000	9,511,915,000	4	270
58	Manufacturers National Corp., Detroit Manufacturers National Bank of Detroit	10,304,507,000	9,310,864,000	60	+2	8,365,176,000	7,868,443,000	13	140
59	Dominion Bankshares Corp., Roanoke, Va. Dominion Bank NA, Roanoke	10,119,695,000	9,204,026,000	61	+2	7,624,276,000	7,062,112,000	10	286
60	State Street Boston Corp. State Street Bank & Trust Co., Boston	9,983,021,000	8,371,952,000	62	+2	6,178,033,000	5,388,407,000	1	6
61	BayBanks, Inc., Boston BayBank Boston NA	9,913,271,000	9,496,465,000	59		8,784,310,000	7,899,679,000	9	227
62	Firstar Corp., Milwaukee First Wisconsin National Bank, Milwaukee	8,607,873,000	7,841,938,000	65	+3	6,835,281,000	6,293,461,000	39	126
63	AmSouth Bancorporation, Birmingham, Ala. AmSouth Bank NA, Birmingham	8,565,389,000	8,312,589,000	63		6,672,376,000	6,510,927,000	4	175
64	Bancorp Hawaii, Inc., Honolulu Bank of Hawaii, Honolulu	8,317,114,000	6,634,705,000	72	+8	7,024,285,000	5,661,511,000	2	67
65	Old Kent Financial Corp., Grands Rapids, Mich. Old Kent Bank & Trust Co., Grand Rapids	8,127,210,000	7,854,091,000	64		6,780,206,000	6,504,820,000	21	195
66	BanCal Tri-State Corp., San Francisco Bank of California NA, San Francisco	7,888,103,000	6,887,827,000	69	+3	4,529,338,000	4,322,583,000	1	50
67	Florida National Banks of Florida, Inc., Jacksonville (a) Florida National Bank, Jacksonville	7,882,734,000	7,827,711,000	66		6,071,696,000	6,089,721,000	2	185
68	SouthTrust Corp., Birmingham, Ala. SouthTrust Bank of Alabama NA, Birmingham	7,763,166,000	6,645,325,000	71	+3	6,054,500,000	5,119,043,000	41	223
69	Riggs National Corp., Washington, D.C. Riggs National Bank, Washington, D.C.	7,337,187,000	7,001,910,000	68		5,976,934,000	5,537,275,000	3	56
70	First Maryland Bancorp., Baltimore First National Bank of Maryland, Baltimore	7,186,938,000	6,274,422,000	75	+5	4,944,177,000	4,352,335,000	2	143
71	Marshall & Ilsley Corp., Milwaukee, Wis. M&I Marshall & Ilsley Bank, Milwaukee	7,150,841,000	6,774,907,000	70		5,585,331,000	5,211,051,000	46	135
72	Fifth Third Bancorp, Cincinnati Fifth Third Bank, Cincinnati	7,142,972,000	5,245,803,000	87	+15	5,783,527,000	4,093,644,000	14	198
73	First American Corp., Nashville, Tenn. First American National Bank, Nashville	7,058,327,000	7,203,961,000	67		5,824,564,000	5,817,819,000	10	147
74	Mercantile Bancorporation Inc., St. Louis, Mo. Mercantile Bank NA, St. Louis	6,942,171,000	6,459,234,000	73		5,447,809,000	5,309,380,000	27	112
75	Integra Financial Corp., Pittsburgh Union National Bank, Pittsburgh	6,767,642,000	6,926,583,000*	69*		5,803,812,000	5,777,435,000*	7	212
76	Hibernia Corp., New Orleans, La. Hibernia National Bank, New Orleans	6,698,851,000	5,834,258,000	81	+5	5,869,836,000	4,729,386,000	2	105
77	First Pennsylvania Corp., Philadelphia (c) First Pennsylvania Bank NA, Philadelphia	6,606,669,000	6,406,666,000	74		4,971,669,000	4,757,316,000	3	85
78	First Tennessee National Corp., Memphis First Tennessee Bank NA, Memphis	6,397,532,000	5,972,034,000	76		4,949,447,000	4,656,801,000	3	130
79	First Empire State Corp., Buffalo, N.Y. Manufacturers & Traders Trust Co., Buffalo	6,233,799,000	5,908,060,000	80	+1	4,870,567,000	5,057,410,000	3	84
80	South Carolina National Corp [illegible] South Carolina National [illegible]	6,215,589,000	5,655,183,000	84	+4	4,667,470,000	4,028,300,000	1	155
81	United Banks of Colorado [illegible] United Bank of Den[illegible]	6,080,435,000	5,811,572,000	82	+1	4,754,291,000	4,623,563,000	40	0
82	INB Financial Corp. INB National Ba[illegible]	6,014,672,000	5,927,182,000	79		4,570,985,000	4,303,434,000	3	102
83	Star Banc Corp., Cincin[illegible] Star Bank NA, Cincinnati	5,949,401,000	5,666,631,000	83		4,973,054,000	4,723,117,000	15	152
84	Commerce Bancshares, Inc., Kansas City, Mo. Commerce Bank of Kansas City, Mo.	5,829,150,000	5,443,959,000	85	+1	4,987,915,000	4,683,419,000	14	111
85	First Security Corp., Salt Lake City, Utah First Security Bank of Utah NA, Salt Lake City	5,794,767,000	5,158,976,000	90	+5	4,149,097,000	3,902,665,000	3	181
86	European American Bancorp, New York European American Bank, New York	5,763,813,000	5,909,084,000	79		4,604,362,000	4,377,960,000	1	88
87	Merchants National Corp., Indianapolis Merchants National Bank, Indianapolis	5,576,601,000	5,255,673,000	86		4,122,371,000	3,756,755,000	17	138
88	First Florida Banks, Inc., Tampa First Florida Bank NA, Tampa	5,564,600,000	5,131,537,000	91	+3	4,637,000,000	4,327,879,000	2	150
89	First Alabama Bancshares, Inc., Montgomery First Alabama Bank, Montgomery	5,548,612,000	5,173,609,000	89		4,744,364,000	4,331,715,000	2	142
90	Central Fidelity Banks Inc., Richmond Central Fidelity Bank, Richmond	5,335,200,000	4,731,374,000	94	+4	4,142,304,000	3,744,478,000	2	185
91	Trustcorp., Inc., Toledo, Ohio (d) Toledo Trust Co., Ohio	5,327,295,000	5,969,103,000	77		4,547,985,000	4,472,364,000	13	181
92	Equitable Bancorporation, Baltimore (b) Equitable Bank NA, Baltimore	5,251,317,000	5,245,037,000	88		3,487,670,000	3,517,188,000	2	110
93	Bank South Corp., Atlanta Bank South NA, Atlanta	5,136,197,000	4,881,210,000	92		3,723,368,000	3,552,482,000	9	135
94	First Virginia Banks, Inc., Falls Church First Virginia Bank, Falls Church	5,123,964,000	4,796,799,000	93		4,426,663,000	4,223,091,000	22	298
95	First Hawaiian, Inc., Honolulu First Hawaiian Bank, Honolulu	5,080,061,000	4,238,584,000	98	+3	4,512,310,000	3,773,830,000	1	46
96	BB&T Financial Corp., Wilson, N.C. Branch Banking & Trust Co., Wilson	4,807,836,000	4,376,600,000	96		3,899,426,000	3,551,788,000	2	181
97	City National Corp., Beverly Hills, Calif. City National Bank, Beverly Hills	4,698,952,000	4,295,921,000	97		3,853,446,000	3,465,407,000	1	22
98	First Commerce Corp., New Orleans, La. First National Bank of Commerce, New Orleans	4,657,952,000	4,166,031,000	99	+1	3,798,102,000	3,382,884,000	5	87
99	Central Bancshares of the South, Inc., Birmingham, Ala. Central Bank of the South, Birmingham	4,516,743,000	4,108,909,000	100	+1	3,238,625,000	2,809,916,000	5	83
100	West One Bancorp, Boise, Idaho West One Bank, Idaho, NA, Boise	4,349,656,000	3,906,286,000	103	+3	3,241,845,000	3,035,322,000	7	121

Sources of Data: American Banker questionnaire, and banks' yearend earnings releases. **Assets** and **Deposits** include all consolidated subsidiaries, both domestic and foreign. Data for 1989 are as reported in 1989 and have not been restated for acquisitions, mergers, or changes in accounting principals. **Banks Controlled:** includes only domestic commercial banks controlled, according to definitions of Bank Holding Co. Act. **Branches Controlled** are domestic commercial bank branches only. **(a)**— On Jan. 29 First Union Corp. acquired Florida National Banks of Florida. Had merger taken place on Dec. 31, First Union would rank 15th with $40 billion in assets. **(b)**— On Jan. 18, MNC acquired Equitable Bancorp. Had the merger taken place on Dec. 31, MNC would have ranked 29th with assets of $25.5 billion. **(c)**— On March 5, CoreStates acquired First Pennsylvania Corp. Had the merger taken place on Dec. 31, CoreStates would have ranked 34th with $23.5 billion in assets. **(d)**— On Jan. 2, Society Corp. acquired Trustcorp. Had the merger taken place on Dec. 31, Society would have ranked 41st with assets of $16.2 billion. **(*)**—The 1989 data are pro forma. The company was formed on 1/30/89, when Union Nationa' Corp., Pittsburgh, and Pennbank Corp., Titusville, merged. **Compiled by American Banker, Copyright 1990.**

Top 100 US Bank Holding Companies

Listed geographically by order of total assets within states (dollar amounts in millions)

Rank 12/89		Assets 12/31/89	Assets 12/31/88	Employees 12/31/89	Employees 12/31/88
	ALABAMA				
63	AmSouth Bancorp.	8,565	8,313	4,822	4,843
68	SouthTrust Corp.	7,763	6,645	4,403	4,066
89	First Alabama Bancshares, Inc.	5,550	5,174	3,979	3,895
90	Central Bancshares of the South	4,519	4,109	2,417	2,455
	ARIZONA				
67	Valley National Corp.	10,519	11,766	7,354	7,275
	CALIFORNIA				
3	BankAmerica Corp.★	98,764	94,647	54,779	53,713
5	Security Pacific Corp.★	83,943	77,870	41,117	41,363
9	First Interstate Bancorp.★	59,051	58,194	35,850	38,270
12	Wells Fargo & Co.★	48,737	46,617	19,500	19,700
86	BanCal Tri-State Corp.	7,888	6,888	3,676	3,551
97	City National Corp.	4,699	4,296	2,207	2,141
	COLORADO				
81	United Banks of Colorado, Inc.	6,080	5,912	3,684	3,779
	CONNECTICUT				
24	Shawmut National Corp.★	27,855	28,414	12,019	13,732
	DISTRICT OF COLUMBIA				
51	First American Bankshares	11,490	10,640	6,101	5,730
69	Riggs National Corp.	7,337	7,002	2,397	2,220
	FLORIDA				
23	Barnett Banks, Inc.★	29,007	25,748	18,109	17,741
40	Southeast Banking Corp.	16,525	15,623	8,147	8,341
67	Florida National Banks, Inc.	7,883	7,828	4,294	4,867
88	First Florida Banks, Inc.	5,565	5,132	4,065	3,808
	GEORGIA				
19	SunTrust Banks, Inc.★	31,044	29,177	20,023	19,936
33	Citizens & Southern Corp.★	23,313	21,098	15,381	13,871
93	Bank South Corp.	5,136	4,881	3,010	3,080
	HAWAII				
64	Bancorp Hawaii, Inc.	8,317	6,635	3,683	3,473
96	First Hawaiian, Inc.	5,080	4,239	2,281	2,200
	IDAHO				
100	West One Bancorp	4,350	3,906	3,034	2,781
	ILLINOIS				
13	First Chicago Corp.	47,907	44,432	16,500	14,635
22	Continental Bank Corp.	29,549	30,578	7,560	8,105
46	Harris Bankcorp, Inc.	12,374	11,276	5,356	5,290
55	Northern Trust Corp.	10,936	9,904	5,498	5,387
	INDIANA				
62	INB Financial Corp.[1]	6,015	5,927	3,007	2,948
87	Merchants National Corp.	5,577	5,256	3,315	3,038
	LOUISIANA				
76	Hibernia Corp.	6,899	5,834	2,901	2,530
98	First Commerce Corp.	4,658	4,766	2,553	2,341
	MARYLAND				
37	MNC Financial, Inc.★	20,316	18,015	9,300	8,598
70	First Maryland Bancorp.	7,187	6,274	4,069	3,980
92	Equitable Bancorporation	5,251	5,245	2,965	3,293
	MASSACHUSETTS				
15	Bank of Boston Corp.★†	39,178	36,061	18,800	19,500
21	Bank of New England Corp.★	29,773	29,475	16,821	18,752
60	State Street Boston Corp.	9,983	8,372	7,451	6,953
61	BayBanks, Inc.	9,913	9,469	5,748	5,665
	MICHIGAN				
27	NBD Bancorp., Inc.★	25,771	24,176	12,367	12,233
44	First of America Bank Corp.	12,793	9,769	9,777	7,590
48	Comerica, Inc.	12,149	11,145	6,604	6,098
82	Michigan National Corp.	11,480	11,306	6,043	6,200
58	Manufacturers National Corp.	10,305	9,311	5,784	5,463
65	Old Kent Financial Corp.	8,127	7,854	4,525	4,800[2]
	MINNESOTA				
30	Norwest Corp.★	24,334	21,750	16,148	15,400
36	First Bank System, Inc.★	20,820	24,248	10,667	9,004
	MISSOURI				
42	Boatmen's Bancshares, Inc.	14,542	14,676	8,402	8,633
74	Mercantile Bancorporation Inc.	6,942	6,479	4,463	4,347
84	Commerce Bancshares, Inc.	5,829	5,444	3,632	3,637
	NEW JERSEY				
20	First Fidelity Bancorp.★	30,726	29,777	14,400	14,945
32	Midlantic Corp.★	23,666	19,697	11,384	9,875
47	UJB Financial Corp.[3]	12,172	10,888	6,364	6,446
	NEW YORK				
1	Citicorp	230,643	207,666	92,000	89,000
2	Chase Manhattan Corp.	107,369	97,455	40,594	40,615
4	J.P. Morgan & Co., Inc.	88,964	83,923	14,207	15,363
6	Chemical Banking Corp.	71,513	67,349	29,139	27,225
8	Manufacturers Hanover Corp.	60,479	66,710	20,034	23,094
10	Bankers Trust New York Corp.	55,658	57,942	13,230	12,751
11	Bank of New York Co., Inc.★	48,856	47,388	14,883	17,766
25	Marine Midland Banks, Inc.★	27,067	25,964	13,345	13,403
28	Republic New York Corp.	25,467	24,519	3,700	3,625
35	National Westminster Bancorp★	21,773	19,013	8,060	8,140
41	KeyCorp	15,461	14,646	10,372	10,780
79	First Empire State Corp.	6,234	5,908	2,347	2,123
86	European American Bancorp	5,764	5,909	2,485	2,534[4]
	NORTH CAROLINA				
7	NCNB Corp.★	66,191	29,848	27,399	14,309
17	First Union Corp.★	32,131	28,978	17,733	19,761
31	First Wachovia Corp.★	24,050	21,815	13,113	13,118
96	BB&T Financial Corp.	4,808	4,377	2,846	2,748
	OHIO				
26	Banc One Corp.★	26,552	25,278	17,800	16,870
34	National City Corp.★	22,972	21,623	15,160	14,092
50	Huntington Bancshares, Inc.	11,680	9,506	5,885	5,150
54	Ameritrust Corp.	11,233	10,738	6,105	5,899
56	Society Corp.	10,903	10,010	5,935	6,076
72	Fifth Third Bancorp	7,143	5,246	3,900	2,935
83	Star Banc Corporation	5,949	5,657	3,559	3,579
91	Trustcorp, Inc.	5,327	5,969	3,268	3,473
	OREGON				
38	U.S. Bancorp.	16,975	14,383	9,721	9,668
	PENNSYLVANIA				
14	PNC Financial Corp★	45,661	40,811	17,681	15,823
18	Mellon Bank Corp.★†	31,467	31,153	15,300	16,600
39	CoreStates Financial Corp.	16,849	16,431	9,756	9,420
49	Meridian Bancorp., Inc.	11,925	9,523	6,694	6,049
75	Integra Financial Corp.	6,768	6,927[5]	3,855	3,711[5]
77	First Pennsylvania Corp.	6,607	6,407	3,589	3,680
	RHODE ISLAND				
16	Fleet/Norstar Financial Group, Inc.★	33,441	29,052	18,789	18,848
	SOUTH CAROLINA				
80	South Carolina National Corp.	6,216	5,655	3,887	3,916
	TENNESSEE				
73	First American Corp.	7,058	7,204	3,934	4,106
78	First Tennessee National Corp.	6,398	5,972	3,977	4,142
	TEXAS				
43	First City Bancorp. of Texas, Inc.	14,081	12,195	6,904	6,681
	UTAH				
85	First Security Corp.	5,795	5,159	4,097	4,097
	VIRGINIA				
29	Sovran Financial Corp.★	25,442	22,484	14,686	14,519
45	Signet Banking Corp.	12,476	11,002	5,677	5,797
53	Crestar Financial Corp.	11,361	10,408	6,029	5,838
59	Dominion Bankshares Corp.	10,120	9,204	5,569	5,448
90	Central Fidelity Banks, Inc.	5,335	4,731	3,477	3,277
94	First Virginia Banks, Inc.	5,124	4,796	4,482	4,343
	WISCONSIN				
62	Firstar Corporation	8,608	7,842	6,166	6,203
71	Marshall & Ilsley Corp.	7,151	6,775	5,400	5,377
	Total for Top 100 Firms of 1989	$2,283 Bil.	$2,124 Bil.	1,065,556	1,048,096

(★)— A superregional banking firm, which the American Banker defines as a nonmoney-center banking company with assets greater than $20 billion that has merged across state lines to establish a full commercial banking presence in another state. (†)— Classified as a money center bank in American Banker earnings performance studies, such as the listing that appears on page 18 of this edition. **Employees:** Full-time equivalent employees unless otherwise noted. (1)— Formerly known as Indiana National Corp. (2)— Estimated. (3)— Formerly known as United Jersey Banks. (4)— Employee data are for European American Bank. (5)— The 1988 data are pro forma. Bank was formed on Jan. 30, 1989, when Union National Corp., Pittsburgh, and Pennbank Corp., Titusville, merged.

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The 10 Largest Banks Not Controlled by a U.S. Bank Holding Company

Listed in order of total assets on Dec. 31, 1989 (dollar amounts in millions)

Name of Bank	Assets 12/31/89	Deposits 12/31/89	Net Income 1989	Primary Capital 12/31/89	Name of Parent Company
Union Bank, San Francisco (a)	15,376	11,637	138.9	1,218.3	Bank of Tokyo Ltd., Japan
Boston Safe Deposit & Trust Co. (b)	10,772	7,782	24.4	1,002.1	Shearson Lehman Hutton Inc., New York (c)
American Express Centurion Bank, Newark, Del.	8,754	2,919	65.0	679.0	American Express Travel Related Services, New York (d)
Bank of Tokyo Trust Co., New York	8,239	5,805	24.8	549.8	Bank of Tokyo Ltd., Japan
Greenwood Trust Co., New Castle, Del.	7,051	5,493	97.1	573.2	Dean Witter Financial Services Group, New York (d)
Sanwa Bank California, San Francisco	6,918	5,584	14.3	555.6	Sanwa Bank Ltd., Osaka, Japan
Banco Popular de Puerto Rico, San Juan	5,923	4,926	58.2	416.7	None
Industrial Bank of Japan Trust Co., New York	5,575	3,199	16.0	367.3	Industrial Bank of Japan, Ltd., Tokyo
Israel Discount Bank of New York	4,777	4,404	20.2	285.7	Israel Discount Bank Ltd., Tel Aviv
Sumitomo Bank of California, San Francisco	4,401	3,378	34.0	302.5	Sumitomo Bank Ltd., Osaka, Japan

Table explained: A list of banks that do not appear on the Top 100 Bank Holding Companies listing, because their parent companies are not U.S. bank holding companies. (a)— Formerly known as California First Bank. Changed title in Oct. 1989, after acquiring Union Bank, Los Angeles. (b)— The bank is a wholly owned subsidiary of Boston Co. Inc. That company, in turn, is owned by Shearson Lehman Hutton Inc. (c)— An American Express Co. subsidiary. (d)— A subsidiary of Sears, Roebuck & Co., Chicago.

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BANK HOLDING COMPANIES

Top 100 Earners in Banking

Banks and bank holding companies ranked by 1989 net income

Rank 1989		Net Income For Full Year 1989	1988	Rank 1988	Gain in Rank	Adjusted Net Income 1989	1988	Profitability Ratios Return on Assets 1989	1988	Return on Equity 1989	1988
1	BankAmerica Corp., San Francisco (c)	820,000,000	547,000,000	8	+7	830,000,000	547,000,000	0.85	0.57	17.17	17.36
2	Security Pacific Corp., Los Angeles (c)	740,600,000	638,900,000	7	+5	740,600,000	638,900,000	0.90	0.84	18.78	18.86
3	Wells Fargo & Co., San Francisco (d)	601,100,000	512,500,000	10	+7	601,100,000	512,500,000	1.26	1.14	24.49	23.99
4	Citicorp, New York (c)	498,000,000	1,698,000,000	1		498,000,000	1,698,000,000	0.23	0.82	4.25	21.40
5	NCNB Corp., Charlotte, N.C. (c)	447,069,000	252,471,000	19	+14	447,069,000	248,329,000	0.74[1]	0.88	20.45	15.55
6	PNC Financial Corp, Pittsburgh (c)	377,440,000	442,722,000	11	+5	249,589,000	442,722,000	0.90	1.20	13.60	19.30
7	Fleet/Norstar Financial Group, Inc., Providence, R.I. (c)	371,346,000	335,829,000	13	+6	371,346,000	335,829,000	1.25	1.24	17.70	18.15
8	Banc One Corp., Columbus, Ohio (c)	362,868,000	340,188,000	12	+4	348,242,000	328,065,000	1.42	1.45	16.79	17.69
9	First Chicago Corp. (c)	358,700,000	513,054,000	9		451,100,000	497,988,000	0.74	1.12	15.52	29.33
10	SunTrust Banks, Inc., Atlanta (c)	337,318,000	308,729,000	16	+6	323,590,000	308,729,000	1.16	1.13	16.88	17.36
11	Sovran Financial Corp., Norfolk, Va. (c)	269,175,000	243,062,000	21	+10	269,175,000	243,062,000	1.14	1.14	17.71	17.90
12	First Wachovia Corp., Winston-Salem, N.C. (c)	268,973,000	244,251,000	20	+8	268,973,000	244,251,000	1.19	1.22	16.48	17.18
13	National City Corp., Cleveland (c)	263,320,000	233,202,000	23	+10	263,320,000	233,202,000	1.24	1.18	18.62	18.42
14	NBD Bancorp., Inc., Detroit (c)	258,808,000	227,156,000	24	+10	258,808,000	227,156,000	1.07	0.98	16.19	16.11
15	Barnett Banks, Inc., Jacksonville, Fla. (c)	256,655,000	226,439,000	25	+10	241,089,000	226,439,000	0.94	0.94	15.99	16.24
16	First Union Corp., Charlotte, N.C. (c)	256,191,000	296,900,000	17	+1	256,191,000	296,900,000	0.84	1.06	12.77	16.16
17	Citizens & Southern Corp., Atlanta (c)	238,049,000	206,285,000	29	+12	238,049,000	206,285,000	1.07	1.00	17.60	17.40
18	Norwest Corp., Minneapolis (c)	237,000,000	211,200,000	28	+10	237,000,000	211,200,000	1.06	1.03	19.62	19.21
19	MNC Financial, Inc., Baltimore (c)	212,566,000	182,249,000	30	+11	212,566,000	170,249,000	1.14	1.07	17.72	17.55
20	Midlantic Corp., Edison, N.J. (c)	206,261,000	222,865,000	26	+6	211,008,000	222,865,000	0.97	1.20	14.36	17.87
21	CoreStates Financial Corp., Philadelphia (c)	198,686,000	179,479,000	31	+10	198,686,000	179,479,000	1.22	1.14	16.78	16.69
22	Michigan National Corp., Farmington Hills (c)	187,264,000	93,154,000	46	+24	178,939,000	93,154,000	1.69	1.05	29.08	17.32
23	Mellon Bank Corp., Pittsburgh (c)	181,000,000	(65,000,000)			181,000,000	(65,000,000)	0.69	-0.21	14.09	-11.66
24	First Fidelity Bancorp., Lawrenceville, N.J. (c)	159,548,000	33,919,000	105	+81	159,548,000	33,919,000	0.55	0.12	10.31	1.08
25	U.S. Bancorp., Portland, Ore. (c)	150,800,000	123,913,000	34	+9	150,800,000	100,810,000	1.00	0.92	15.13	13.78
26	Continental Bank Corp., Chicago (d)	147,300,000	315,800,000	15		286,100,000	267,500,000	0.52	1.03	8.62	26.38
27	Union Bank, San Francisco (e)	138,926,000	58,017,000	71	+44	138,926,000	58,017,000	0.95	0.77	15.78	13.67
28	KeyCorp, Albany, N.Y. (c)	136,925,000	119,860,000	35	+7	125,298,000	119,860,000	0.93	0.90	14.55	14.39
29	Boatmen's Bancshares, Inc., St. Louis, Mo. (c)	129,243,000	69,769,000	63	+34	129,243,000	22,569,000	0.91	0.49	12.18	6.66
30	Signet Banking Corp., Richmond (c)	123,320,000	152,468,000	33	+3	119,820,000	111,312,000	1.08	1.38	17.12	25.13
31	First of America Bank Corp., Kalamazoo, Mich. (c)	122,877,000	88,823,000	50	+19	115,412,000	88,823,000	1.00	0.96	14.41	14.38
32	UJB Financial Corp., Princeton, N.J. (c)	118,540,000	116,075,000	36	+4	120,346,000	116,075,000	1.05	1.13	14.52	15.80
33	Ameritrust Corp., Cleveland (c)	115,903,000	103,486,000	41	+8	115,903,000	89,060,000	1.10	1.02	16.10	13.65
34	First City Bancorporation of Texas, Inc., Houston (c)	112,196,000	66,059,000	65	+31	112,196,000	66,059,000	0.88	0.54	15.90	15.54
35	Society Corp., Cleveland (c)	110,039,000	100,051,000	43	+8	109,312,000	100,051,000	1.11	1.07	15.49	15.56
36	Fifth Third Bancorp, Cincinnati (c)	108,318,000	84,172,000	55	+19	108,318,000	82,217,000	1.62	1.80	16.50	18.00
37	Huntington Bancshares, Inc., Columbus, Ohio (c)	107,978,000	87,552,000	52	+15	107,978,000	87,552,000	1.02	1.01	15.81	16.25
38	Manufacturers National Corp., Detroit (c)	107,280,000	96,255,000	45	+7	107,280,000	96,255,000	1.08	1.06	17.45	18.03
39	State Street Boston Corp. (d)	104,032,000	92,348,000	47	+8	104,032,000	92,348,000	1.29	1.27	18.70	18.70
40	Crestar Financial Corp., Richmond (c)	103,848,000	86,675,000	53	+13	103,848,000	86,675,000	0.97	0.87	15.06	14.48
41	Northern Trust Corp., Chicago (c)	103,800,000	109,300,000	40		94,400,000	81,500,000	1.08	1.36	23.79	28.86
42	Greenwood Trust Co., New Castle, Del. (f)	97,132,000	1,336,000			97,132,000	1,336,000	1.44*	0.03	23.83*	0.37
43	Dominion Bankshares Corp., Roanoke, Va. (c)	94,078,000	83,048,000	56	+13	94,078,000	83,048,000	1.02	0.98	15.90	15.20
44	Meridian Bancorp., Inc., Reading, Pa. (c)	91,462,000	86,053,000	54	+10	88,112,000	86,053,000	0.89	0.99	13.45	13.58
45	Firstar Corp., Milwaukee (c)	87,197,000	109,913,000	39		87,197,000	52,616,000	1.11	1.53	16.62	22.33
46	Marshall & Ilsley Corp., Milwaukee, Wis. (c)	85,448,000	76,201,000	60	+14	85,448,000	76,201,000	1.26	1.20	16.02	16.20
47	Old Kent Financial Corp., Grands Rapids, Mich. (c)	85,397,000	77,114,000	59	+12	85,397,000	77,114,000	1.07	1.04	15.29	15.39
48	Southeast Banking Corp., Miami (c)	80,460,000	75,303,000	61	+13	80,460,000	75,303,000	0.51	0.53	10.11	10.56
49	Bancorp Hawaii, Inc., Honolulu (c)	79,861,000	74,902,000	62	+13	79,861,000	62,197,000	1.14	1.04	17.95	16.49
50	Comerica, Inc., Detroit (c)	77,613,000	112,031,000	38		77,613,000	112,031,000	0.69	1.10	11.74	19.04
51	First Maryland Bancorp., Baltimore (c)	73,373,000	57,718,000	72	+21	73,373,000	52,370,000	1.12	0.99	16.38	13.53
52	SouthTrust Corp., Birmingham, Ala. (c)	72,775,000	67,588,000	64	+12	72,775,000	67,588,000	1.03	1.08	15.44	16.12
53	Bank of Boston Corp. (c)	70,417,000	322,262,000	14		(44,583,000)	322,262,000	0.19	0.96	3.91	18.33
54	First Virginia Banks, Inc., Falls Church (c)	67,374,000	60,940,000	67	+13	66,400,000	60,940,000	1.39	1.32	15.55	15.52
55	First American Bankshares, Inc., Washington, D.C. (c)	66,733,000	80,267,000	57	+2	66,733,000	80,267,000	0.61	0.81	8.40	11.78
56	American Express Centurion Bank, Newark, Del. (g)	65,016,000	36,426,000	99	+43	65,016,000	36,426,000	0.78*	1.34	16.10*	14.90
57	Canadian Imperial Holdings, Inc., New York (c)	63,187,000	51,151,000	79	+22	63,187,000	51,151,000	1.62	1.47	12.65	11.57
58	AmSouth Bancorporation, Birmingham, Ala. (c)	63,168,000	79,804,000	58		63,168,000	79,804,000	0.76	1.00	11.49	15.70
59	BayBanks, Inc., Boston (c)	63,144,000	88,534,000	51		61,979,000	79,358,000	0.65	1.02	10.80	16.60
60	First Alabama Bancshares, Inc., Montgomery (c)	62,634,000	58,235,000	69	+9	62,634,000	58,235,000	1.20	1.24	13.25	13.29
61	Mercantile Bankshares Corp., Baltimore (c)	62,035,000	53,419,000	75	+14	62,035,000	53,419,000	1.70	1.60	16.30	15.80
62	Hibernia Corp., New Orleans, La. (c)	61,644,000	53,010,000	76	+14	61,644,000	53,010,000	0.99	1.00	16.95	17.13
63	Wilmington Trust Co., Del. (h)	59,423,000	51,847,000	78	+15	59,423,000	51,847,000	1.91	1.87	24.36	25.20
64	South Carolina National Corp., Columbia (d)	59,176,000	54,515,000	74	+10	59,176,000	51,941,000	1.02	1.05	14.43	14.75
65	City National Corp., Beverly Hills, Calif. (d)	59,111,000	49,312,000	81	+16	55,687,000	47,382,000	1.42	1.41	22.70	22.80
66	INB Financial Corp., Indianapolis (c)	59,109,000	55,826,000	73	+7	59,109,000	55,826,000	1.05	1.06	14.23	15.02
67	Commerce Bancshares, Inc., Kansas City, Mo. (c)	59,000,000	49,033,000	82	+15	59,000,000	46,130,000	1.09	0.97	15.14	13.24
68	Star Banc Corp., Cincinnati (c)	58,003,000	58,496,000	68		58,003,000	55,430,000	1.02	1.12	12.95	14.08
69	First Hawaiian, Inc., Honolulu (d)	57,435,000	43,339,000	89	+20	57,435,000	43,339,000	1.29	1.08	22.15	19.43
70	Banco Popular de Puerto Rico, San Juan	56,170,000	47,142,342	85	+15	56,170,000	47,142,342	0.99	0.85	15.87	14.87
71	Central Fidelity Banks Inc., Richmond (c)	54,384,000	49,497,000	80	+9	54,384,000	49,497,000	1.14	1.15	15.04	15.01
72	Harris Bankcorp, Inc., Chicago (c)	52,294,000	90,098,000	49		52,294,000	90,098,000	0.45	0.79	7.31	12.63
73	Bank of New York Co., Inc. (c)	50,742,000	213,033,000	27		50,742,000	213,033,000	0.10	0.83	0.74	15.56
74	First Empire State Corp., Buffalo, N.Y. (c)	50,706,000	44,458,000	86	+12	50,706,000†	44,458,000	0.85†	0.83	12.87†	11.80
75	Bank South Corp., Atlanta (c)	48,103,000	43,431,000	88	+13	45,903,000	43,431,000	0.98	0.95	15.90	15.80
76	National Community Banks, Inc., Maywood, N.J. (d)	45,005,000	42,015,000	90	+14	45,005,000	42,015,000	1.20	1.25	21.48	23.64
77	Dauphin Deposit Corp., Harrisburg, Pa. (c)	44,385,000	40,673,000	92	+15	44,385,000	40,673,000	1.39	1.31	15.88	16.04
78	BB&T Financial Corp., Wilson, N.C. (c)	44,245,000	38,693,000	95	+17	44,245,000	38,693,000	0.96	0.95	15.09	14.73
79	First Deposit National Bank, Tilton, N.H. (i)	43,684,000	17,524,000			43,684,000	17,524,000	2.89*	1.65	49.80*	32.57
80	First Security Corp., Salt Lake City, Utah (c)	43,135,000	33,039,000	106	+26	43,135,000	33,039,000	0.80	0.66	10.72	8.73
81	Summit Bancorporation, Summit, N.J. (c)	42,974,000	38,677,000	96	+15	42,974,000	38,677,000	1.19	1.18	15.80	15.61
82	Central Bancshares of the South, Inc., Birmingham, Ala. (c)	41,918,000	41,048,000	91	+9	41,918,000	41,048,000	0.98	1.05	14.13	15.12
83	Merchants National Corp., Indianapolis (c)	41,401,000	44,051,000	87	+4	41,401,000	44,051,000	0.80	0.96	11.49	13.69
84	First Florida Banks, Inc., Tampa (c)	39,456,000	48,889,000	83		39,456,000	48,889,000	0.76	0.99	9.80	13.33
85	Riggs National Corp., Washington, D.C. (c)	39,423,000	37,016,000	98	+13	39,423,000	37,016,000	0.60	0.59	11.90	11.10
86	First Bancorporation of Ohio, Akron (c)	38,583,000	35,225,000	101	+15	38,583,000	36,507,000	1.19	1.31	13.56	14.23
87	United Missouri Bancshares, Inc., Kansas City (c)	37,622,000	34,470,000	104	+17	37,622,000	34,470,000	1.09	1.00	12.74	11.64
88	Citizens First Bancorp., Inc., Ridgewood, N.J. (c)	37,190,000	31,451,000	110	+22	37,190,000	31,451,000	1.33	1.28	20.52	20.30
89	Integra Financial Corp., Pittsburgh (c)	35,636,000	66,402,000[3]	65[3]		30,378,000	66,402,000[3]	0.54	1.00[3]	6.52	13.00[3]
90	LaSalle National Corp., Chicago (c)	35,143,000	28,429,000	117	+27	35,143,000	28,429,000	1.12	1.12	16.65	17.70
91	Valley Capital Corp., Las Vegas, Nev. (c)	34,598,000	27,132,000	121	+30	32,630,000	27,132,000	1.36	1.23	21.00	18.52
92	Fourth Financial Corp., Wichita, Kan. (c)	34,418,000	30,585,000	113	+21	34,418,000	30,585,000	1.22	1.20	13.74	13.66
93	Sumitomo Bank of California, San Francisco (j)	33,980,000	24,452,000	132	+39	33,980,000	24,452,000	0.84*	0.72	16.31*	13.87
94	Valley National Bancorp, Clifton, N.J. (d)	33,896,000	32,271,000	108	+14	33,896,000	32,271,000	1.95	2.04	20.47	21.70
95	West One Bancorp, Boise, Idaho (c)	33,605,000	25,464,000	128	+33	30,690,000	25,464,000	0.84	0.72	13.06	11.15
96	BanCal Tri-State Corp., San Francisco (d)	33,570,000	19,996,000	146	+50	33,570,000	19,996,000	0.53	0.45	11.12	10.70
97	Liberty National Bancorp., Inc., Louisville, Ky. (c)	33,171,000	28,901,000	115	+18	33,171,000	28,901,000	1.03	1.00	14.51	14.34
98	Citizens Bancorp, Laurel, Md. (c)	32,908,000	32,459,000	107	+9	32,908,000	32,459,000	1.55	1.73	13.84	15.37
99	Deposit Guaranty Corp., Jackson, Miss. (d)	31,661,000	31,538,000	109	+10	30,928,000	26,643,000	0.89	0.92	12.82	13.70
100	Synovus Financial Corp., Columbus, Ga. (c)	31,412,000	26,838,000	123	+23	31,026,000	26,838,000	1.50	1.48	16.02	17.55

Sources of data: American Banker questionnaire and banks' yearend earnings releases. Top 100 earners based on net income for banks and bank holding companies. **Net income** is income after taxes and minority interest, but before preferred dividends, extraordinary items, and significant and unusual transactions. The 1988 net income is as reported in 1989 and has not been restated. **Adjusted net income** is net income excluding nonrecurring items such as gains (losses) from sales of buildings, branches, subsidiaries, securities sold to settle loans or debt, proceeds from equity/debt swaps, and venture capital profits (losses). All nonrecurring items are on an after-tax basis, wherever possible. **Please note:** Net income for 1989 and 1988 excludes the extraordinary credit resulting from the utilization of tax loss carryforward, wherever possible. **Profitability ratios** (on a GAAP basis, wherever possible): **(1) Return on assets** is net income, as defined above, divided by average assets. **(2) Return on equity** is the return on average common equity. (*)— Calculated by American Banker. (†)— This is ROA on a GAAP basis. The ratio reported by the bank was 1.01%. (**)— For the nine months ended 9/30/89. (Pf)— Pro forma. (c)— A multibank holding company. (d)— A one-bank holding company. (e)— A subsidiary of Bank of Tokyo Ltd. (f)— A credit card bank. It is a subsidiary of Dean Witter Financial Services Group, New York. (g)— A credit card bank. It is a subsidiary of American Express Travel Related Services Co., New York. (h)— An independently owned bank not controlled by a bank holding company. (i)— A credit card bank. It is a subsidiary of the $15 billion-asset Capital Holding Corp., Louisville, Ky., a company providing insurance and other financial services to individuals. (j)— A subsidiary of Sumitomo Bank Ltd., Osaka, Japan. (r)— Revised since publication on April 11, 1990.

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Top 100 Earners in Banking in 1989

Listed in order of their returns on assets and equity within peer groups

Return on Average Assets (%)

1989 ROA Rank		1989 ROA%
	MONEY CENTERS	
84	First Chicago Corp.	0.74
88	Mellon Bank Corp., Pittsburgh (a)	0.69
96	Continental Bank Corp., Chicago	0.52
98	Citicorp, New York	0.23
99	Bank of Boston Corp. (a)	0.19
	SUPERREGIONALS	
11	Banc One Corp., Columbus, Ohio	1.42
19	Wells Fargo & Co., San Francisco	1.26
21	Fleet/Norstar Financial Group, Inc., Providence, R.I.	1.25
22	National City Corp., Cleveland	1.24
27	First Wachovia Corp., Winston-Salem, N.C.	1.19
30	SunTrust Banks, Inc., Atlanta	1.16
31	MNC Financial, Inc., Baltimore	1.14
31	Sovran Financial Corp., Norfolk, Va.	1.14
45	Citizens & Southern Corp., Atlanta	1.07
45	NBD Bancorp., Inc., Detroit	1.07
48	Norwest Corp., Minneapolis	1.06
63	Midlantic Corp., Edison, N.J.	0.97
67	Barnett Banks, Inc., Jacksonville, Fla.	0.94
70	PNC Financial Corp, Pittsburgh	0.90
70	Security Pacific Corp., Los Angeles	0.90
75	BankAmerica Corp., San Francisco	0.85
76	First Union Corp., Charlotte, N.C.	0.84
84	NCNB Corp., Charlotte, N.C.	0.74
92	First Fidelity Bancorp., Lawrenceville, N.J.	0.55
100	Bank of New York Co., Inc.	0.10
	ASSETS BETWEEN $10 BILLION & $20 BILLION	
5	Michigan National Corp., Farmington Hills	1.69
23	CoreStates Financial Corp., Philadelphia	1.22
37	Society Corp., Cleveland	1.11
38	Ameritrust Corp., Cleveland	1.10
42	Manufacturers National Corp., Detroit	1.08
42	Northern Trust Corp., Chicago	1.08
43	Signet Banking Corp., Richmond	1.08
46	UJB Financial Corp., Princeton, N.J.	1.05
53	Dominion Bankshares Corp., Roanoke, Va.	1.02
53	Huntington Bancshares, Inc., Columbus, Ohio	1.02
57	First of America Bank Corp., Kalamazoo, Mich.	1.00
57	U.S. Bancorp., Portland, Ore.	1.00
63	Crestar Financial Corp., Richmond	0.97
66	Union Bank, San Francisco	0.95
68	KeyCorp, Albany, N.Y.	0.93
69	Boatmen's Bancshares, Inc., St. Louis, Mo.	0.91
72	Meridian Bancorp., Inc., Reading, Pa.	0.89
74	First City Bancorporation of Texas, Inc., Houston	0.88
86	Comerica, Inc., Detroit	0.69
90	First American Bankshares, Inc., Washington, D.C.	0.61
96	Southeast Banking Corp., Miami	0.51
97	Harris Bankcorp, Inc., Chicago	0.45
	ASSETS BETWEEN $5 BILLION & $10 BILLION	
6	Fifth Third Bancorp, Cincinnati	1.62
10	Greenwood Trust Co., New Castle, Del.	1.44
13	First Virginia Banks, Inc., Falls Church	1.39
17	First Hawaiian, Inc., Honolulu	1.29
17	State Street Boston Corp.	1.29
19	Marshall & Ilsley Corp., Milwaukee, Wis.	1.26
25	First Alabama Bancshares, Inc., Montgomery	1.20
31	Bancorp Hawaii, Inc., Honolulu	1.14
31	Central Fidelity Banks Inc., Richmond	1.14
36	First Maryland Bancorp., Baltimore	1.12
37	Firstar Corp., Milwaukee	1.11
40	Commerce Bancshares, Inc., Kansas City, Mo.	1.09
46	Old Kent Financial Corp., Grands Rapids, Mich.	1.07
49	INB Financial Corp., Indianapolis	1.05
51	SouthTrust Corp., Birmingham, Ala.	1.03
53	South Carolina National Corp., Columbia	1.02
53	Star Banc Corp., Cincinnati	1.02
59	Hibernia Corp., New Orleans, La.	0.99
59	Banco Popular de Puerto Rico, San Juan	0.99
61	Bank South Corp., Atlanta	0.98
78	First Security Corp., Salt Lake City, Utah	0.80
79	Merchants National Corp., Indianapolis	0.80
81	American Express Centurion Bank, Newark, Del	0.78
82	AmSouth Bancorporation, Birmingham, Ala.	0.76
82	First Florida Banks, Inc., Tampa	0.76
86	First Empire State Corp., Buffalo, N.Y.	0.69
89	BayBanks, Inc., Boston	0.65
91	Riggs National Corp., Washington, D.C.	0.60
93	Integra Financial Corp., Pittsburgh	0.54
94	SanCal Tri-State Corp., San Francisco	0.53
	ASSETS LESS THAN $5 BILLION	
1	First Deposit National Bank, Tilton, N.H.	2.89
2	Valley National Bancorp, Clifton, N.J.	1.95
3	Wilmington Trust Co., Del.	1.91
4	Mercantile Bankshares Corp., Baltimore	1.70
6	Canadian Imperial Holdings, Inc., New York	1.62
8	Citizens Bancorp, Laurel, Md.	1.55
9	Synovus Financial Corp., Columbus, Ga.	1.50
11	City National Corp., Beverly Hills	1.42
13	Dauphin Deposit Corp., Harrisburg, Pa.	1.39
15	Valley Capital Corp., Las Vegas, Nev.	1.36
16	Citizens First Bancorp., Inc., Ridgewood, N.J.	1.33
23	Fourth Financial Corp., Wichita, Kan.	1.22
25	National Community Banks, Inc., Maywood, N.J.	1.20
27	First Bancorporation of Ohio, Akron	1.19
27	Summit Bancorporation, Summit, N.J.	1.19
35	LaSalle National Corp., Chicago	1.12
40	United Missouri Bancshares, Inc., Kansas City	1.09
51	Liberty National Bancorp., Inc., Louisville, Ky.	1.03
51	Central Bancshares of the South, Inc., Birmingham	0.98
65	BB&T Financial Corp., Wilson, N.C.	0.96
72	Deposit Guaranty Corp., Jackson, Miss.	0.89
78	Sumitomo Bank of California, San Francisco	0.84
78	West One Bancorp, Boise, Idaho	0.84

Return on Average Equity (%)

1989 ROE Rank		1989 ROE%
	MONEY CENTERS	
52	First Chicago Corp.	15.52
69	Mellon Bank Corp., Pittsburgh (a)	14.09
94	Continental Bank Corp., Chicago	8.62
96	Citicorp, New York	4.25
99	Bank of Boston Corp. (a)	3.91
	SUPERREGIONALS	
3	Wells Fargo & Co., San Francisco	24.49
13	NCNB Corp., Charlotte, N.C.	20.45
14	Norwest Corp., Minneapolis	19.62
15	Security Pacific Corp., Los Angeles	18.78
17	National City Corp., Cleveland	18.62
20	MNC Financial, Inc., Baltimore	17.72
21	Sovran Financial Corp., Norfolk, Va.	17.71
22	Fleet/Norstar Financial Group, Inc., Providence, R.I.	17.70
23	Citizens & Southern Corp., Atlanta	17.60
26	BankAmerica Corp., San Francisco	17.17
29	SunTrust Banks, Inc., Atlanta	16.88
30	Banc One Corp., Columbus, Ohio	16.79
35	First Wachovia Corp., Winston-Salem, N.C.	16.48
39	NBD Bancorp., Inc., Detroit	16.19
43	Barnett Banks, Inc., Jacksonville, Fla.	15.98
68	Midlantic Corp., Edison, N.J.	14.36
72	PNC Financial Corp, Pittsburgh	13.60
79	First Union Corp., Charlotte, N.C.	12.77
91	First Fidelity Bancorp., Lawrenceville, N.J.	10.31
100	Bank of New York Co., Inc.	0.74
	ASSETS BETWEEN $10 BILLION & $20 BILLION	
2	Michigan National Corp., Farmington Hills	29.08
6	Northern Trust Corp., Chicago	23.79
24	Manufacturers National Corp., Detroit	17.45
25	First City Bancorporation of Texas, Inc., Houston	17.19
27	Signet Banking Corp., Richmond	17.12
31	CoreStates Financial Corp., Philadelphia	16.78
40	Ameritrust Corp., Cleveland	16.10
44	Dominion Bankshares Corp., Roanoke, Va.	15.90
48	Huntington Bancshares, Inc., Columbus, Ohio	15.81
50	Union Bank, San Francisco	15.78
53	Society Corp., Cleveland	15.49
57	U.S. Bancorp., Portland, Ore.	15.13
58	Crestar Financial Corp., Richmond	15.06
61	KeyCorp, Albany, N.Y.	14.55
62	UJB Financial Corp., Princeton, N.J.	14.52
66	First of America Bank Corp., Kalamazoo, Mich.	14.41
74	Meridian Bancorp., Inc., Reading, Pa.	13.45
75	Boatmen's Bancshares, Inc., St. Louis	12.18
84	Comerica, Inc., Detroit	11.74
92	Southeast Banking Corp., Miami	10.11
95	First American Bankshares, Inc., Washington, D.C.	8.40
96	Harris Bankcorp, Inc., Chicago	7.31
	ASSETS BETWEEN $5 BILLION & $10 BILLION	
5	Greenwood Trust Co., New Castle, Del.	23.83
8	First Hawaiian, Inc., Honolulu	22.15
16	State Street Boston Corp.	18.70
19	Bancorp Hawaii, Inc., Honolulu	17.95
28	Hibernia Corp., New Orleans, La.	16.95
33	Firstar Corp., Milwaukee	16.62
34	Fifth Third Bancorp, Cincinnati	16.50
36	First Maryland Bancorp., Baltimore	16.38
40	American Express Centurion Bank, Newark, Del.	16.10
42	Marshall & Ilsley Corp., Milwaukee, Wis.	16.02
44	Bank South Corp., Atlanta	15.90
47	Banco Popular de Puerto Rico, San Juan	15.87
51	First Virginia Banks, Inc., Falls Church	15.55
54	SouthTrust Corp., Birmingham, Ala.	15.44
55	Old Kent Financial Corp., Grands Rapids, Mich.	15.29
58	Commerce Bancshares, Inc., Kansas City, Mo.	15.14
60	Central Fidelity Banks Inc., Richmond	15.04
64	South Carolina National Corp., Columbia	14.43
67	INB Financial Corp., Indianapolis	14.23
76	First Alabama Bancshares, Inc., Montgomery	13.25
77	Star Banc Corp., Cincinnati	12.95
83	Riggs National Corp., Washington, D.C.	11.90
85	AmSouth Bancorp., Birmingham, Ala.	11.49
85	Merchants National Corp., Indianapolis	11.49
87	SanCal Tri-State Corp., San Francisco	11.12
88	BayBanks, Inc., Boston	10.80
89	First Security Corp., Salt Lake City, Utah	10.72
90	First Empire State Corp., Buffalo, N.Y.	10.47
93	First Florida Banks, Inc., Tampa	9.80
97	Integra Financial Corp., Pittsburgh	6.52
	ASSETS LESS THAN $5 BILLION	
1	First Deposit National Bank, Tilton, N.H.	49.30
4	Wilmington Trust Co., Del.	24.36
7	City National Corp., Beverly Hills	22.70
9	National Community Banks, Inc., Maywood, N.J.	21.48
10	Valley Capital Corp., Las Vegas, Nev.	21.00
11	Citizens First Bancorp., Inc., Ridgewood, N.J.	20.52
12	Valley National Bancorp, Clifton, N.J.	20.47
18	Synovus Financial Corp., Columbus, Ga.	18.02
32	LaSalle National Corp., Chicago	16.65
37	Sumitomo Bank of California, San Francisco	16.31
38	Mercantile Bankshares Corp., Baltimore	16.30
46	Dauphin Deposit Corp., Harrisburg, Pa.	15.88
49	Summit Bancorporation, Summit, N.J.	15.80
58	BB&T Financial Corp., Wilson, N.C.	15.09
63	Liberty National Bancorp., Inc., Louisville, Ky.	14.51
65	Central Bancshares of the South, Inc., Birmingham	14.13
70	Citizens Bancorp, Laurel, Md.	13.84
71	Fourth Financial Corp., Wichita, Kan.	13.74
73	First Bancorporation of Ohio, Akron	13.56
76	West One Bancorp, Boise, Idaho	13.06
79	Deposit Guaranty Corp., Jackson, Miss.	12.82
80	United Missouri Bancshares, Inc., Kansas City	12.74
81	Canadian Imperial Holdings, Inc., New York	12.66

1989 ROA and ROE Ranks: banks' ranks among the top 100 earners in 1989. Banks with the same ROA or ROE receive the same rank and are listed in alphabetical order within peer groups. (a)— Classified as a money center firm for performance studies only. Otherwise it is classified as superregional.

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Capital Is Coming Up to Speed

Most big U.S. banks already meet standards established by Basel accord in 1987

By Kelley Holland

The overwhelming majority of America's largest banks already meet the tough international capital standards that take effect in 1992, an *American Banker* survey found.

As of yearend 1989, at least 89 of the nation's top 100 bank holding companies reported that they had total capital in excess of the regulatory minimum of 8% of risk-adjusted assets that will be enforced beginning in 1992.

The same number of banking companies said that their Tier 1 capital, which consists mostly of equity, was above the 4% minimum agreed to by international regulators in the Basel accord of 1987.

Leading America's banks in both categories was Republic New York Corp., New York, which had total capital of 21.15% and Tier 1 capital of 12.45%. All together, 42 banks had total capital in excess of 10% of risk-weighted assets, and nine had Tier 1 capital above that level.

At the bottom of the banks reporting was Boston-based Bank of New England Corp., which reported a total capital ratio of 3.45%. The bank's capital ratio suffered when its real estate portfolio led to massive writeoffs.

Most of the data for these findings – which mark the first time American banks have been ranked according to 1992 Tier 1 and total capital standards – came from a special *American Banker* survey of the top 100 banking companies in assets on Dec. 31, 1989. For banks not responding to this survey, data from SNL Securities Inc., Charlottesville, Va., were used.

Of the top 100 banking companies as of yearend 1989, three lost their independence through mergers, and five declined to provide data. Those five were: Valley National Corp., Bank of Boston Corp., Fifth Third Bancorp, European American Bancorp, and First Alabama Bancshares Inc.

"For most banks, the new capital requirements are a nonevent, particularly for the regionals."

The growing capital strength of the industry came as no surprise to James J. McDermott, director of research at Keefe, Bruyette & Woods Inc., New York. "The regulatory attempt is to set a standard that's achievable by industry," he said.

Efforts Paid Off

Banks worked hard over the last year to boost their capital ratios, issuing new equity late last year and selling off assets.

"They've been working both the numerator and the denominator of the ratio to get to higher levels," Mr. McDermott said.

Added Arthur P. Soter, a managing director at Morgan Stanley & Co., New York: "For most banks, the new capital requirements are a nonevent, particularly for the regionals.

Their problem is too much capital, not too little. We have overcapacity in the banking industry."

Still, some American banks that already meet international standards may find it harder to comply with separate U.S. capital regulations, soon to be put in place, according to William Taylor, director of bank supervision at the Federal Reserve Board.

Ratio Up in the Air

Bank regulators are still arguing about the final level of equity capital that will be required under the so-called leverage ratio. But by the end of this year, banks will have to hold at least 3% equity capital to total assets.

Because the leverage ratio measures capital to total assets, not to risk-adjusted assets, it may result in higher capital requirements for some banks. That is because under risk-based capital rules, a bank that held only U.S. government securities, weighted zero risk by the rules, would not have to hold any capital. But under leverage ratio standards, it would have to maintain equity capital of 3%.

"For the bank with a very low-risk portfolio, the 3% could bite harder than the 4% [Tier 1]," Mr. Taylor said.

The survey of the top 100 banking companies showed that regional and superregional banks reported higher capital ratios, on average, than did money-center banks, which have been plagued over the years with the need to boost reserves against loans to lesser-developed countries. □

Top 100 Banking Companies' Risk-Based Capital

The new tier 1, tier 2, and total capital of the top 100 U.S. bank holding companies on Dec. 31, 1989
Banks are listed geographically, and within state by asset order (in thousands of dollars)

Rank		Total Assets	Tier 1 Capital	Tier 2 Capital	Total Capital	Primary Capital	Tier 1 Cap. Ratio	Total Cap. Ratio	Primary Cap. Ratio
	ALABAMA								
63	AmSouth Bancorporation	8,565,389	560,719	192,427	753,146	748,113	9.23	12.01	8.64
68	SouthTrust Corp.	7,763,166	496,656	179,156	675,812	622,991	7.02	11.27	7.96
89	First Alabama Bancshares, Inc.	5,549,612	461,790‡	47,866	509,656‡	526,577	N.A.	N.A.	9.43
99	Central Bancshares of the South	4,518,743	307,284	17,805	325,089	338,553	9.00[3]	10.00[3]	7.44
	ARIZONA								
57	Valley National Corp.	10,519,481	595,628	148,171	743,799	743,799	N.A.	N.A.	6.88
	CALIFORNIA								
3	BankAmerica Corp.	98,764,000	5,393,000	3,360,000	8,753,000	9,614,000	5.61	9.11	9.43
5	Security Pacific Corp.	83,943,000	N.A.	N.A.	N.A.	6,302,000	4.10	8.20	7.40
9	First Interstate Bancorp.	59,051,407	1,888,476	1,888,476	3,776,952	4,106,727	3.66	7.32	6.79
12	Wells Fargo & Co.	48,736,600	2,300,000	2,300,000	4,600,000	4,053,400	4.95	9.91	3.19
86	BanCal Tri-State Corp.	7,888,103	437,183[3]	316,588[3]	753,771[3]	610,573	5.57	9.61	7.57
97	City National Corp.	4,698,952	281,178	35,979	317,157	317,157	8.52‡	9.61‡	6.75
	COLORADO								
81	United Banks of Colorado, Inc.	6,080,435	418,915	88,527	507,442	499,923	9.26	11.22	8.13
	CONNECTICUT								
24	Shawmut National Corp.	27,855,000	1,625,000	967,000	2,592,000	2,310,000	5.01	8.74	8.08
	DISTRICT OF COLUMBIA								
61	First American Bankshares	11,489,707	676,420	83,008	759,428	924,937	8.24	9.26	7.99
69	Riggs National Corp.	7,337,187	336,431	303,359	639,790	478,029	6.39	12.15	6.48
	FLORIDA								
23	Barnett Banks, Inc.	29,006,690	1,401,764	601,669	2,003,433	2,292,406	6.09[3]	8.61[3]	6.92
40	Southeast Banking Corp.	16,525,300	682,300	522,200	1,204,500	1,203,200	5.50	9.70	7.18
67	Florida National Banks, Inc. (a)	7,882,734	N.A.	N.A.	N.A.	615,149	N.A.	N.A.	7.63
88	First Florida Banks, Inc.	5,564,600	408,000[4]	49,000[4]	457,000[4]	456,983	10.20[4]	11.43[4]	8.14
	GEORGIA								
19	SunTrust Banks, Inc.	31,043,627	1,917,119	744,925	2,662,044	2,431,254	8.03	11.01	7.75
33	Citizens & Southern Corp.	23,312,787	1,120,000	722,600	1,842,600	1,715,696	5.71	9.40	7.29
93	Bank South Corp.	5,136,197	299,263	108,940	408,203	422,173	6.85	9.34	8.16
	HAWAII								
64	Bancorp Hawaii, Inc.	8,317,114	479,953	67,732	547,685	567,149	8.86	10.14	6.75
95	First Hawaiian, Inc.	5,080,061	281,120	44,154	325,274	315,274	7.76	8.97	6.16
	IDAHO								
100	West One Bancorp	4,349,656	339,217	29,806	369,023	326,093	8.50	10.67	7.42
	ILLINOIS								
13	First Chicago Corp.	47,907,000	2,517,000	1,791,000	4,308,000	4,198,000	4.70	8.00	8.60
22	Continental Bank Corp.	29,549,000	1,680,000	464,000	2,144,000	1,937,000	5.40	6.80	6.47
46	Harris Bankcorp, Inc.	12,374,355	705,000	243,000	948,000	938,605	6.20	8.40	7.43
55	Northern Trust Corp.	10,937,679	505,000	308,000	813,000	741,000	5.30	8.60	6.70
	INDIANA								
82	INB Financial Corp.	6,014,672	430,932	108,616	539,548	493,184	8.82	10.91	8.12
87	Merchants National Corp.	5,576,601	337,375	117,316	454,691	415,126	8.30	11.03	7.03
	LOUISIANA								
78	Hibernia Corp.	6,698,851	341,223[3]	75,600[3]	416,823[3]	460,290	6.14[3]	7.50[3]	6.80
98	First Commerce Corp.	4,657,952	218,512	135,077	353,589	286,990	6.58[4]	10.68[4]	6.10
	MARYLAND								
37	MNC Financial, Inc.	20,316,349	1,227,071	408,811	1,635,882	1,680,061	6.14	8.19	8.15
70	First Maryland Bancorp.	7,186,938	652,395	151,707	804,102	662,634	10.58	13.04	9.08
92	Equitable Bancorporation (b)	5,251,317	N.A.	N.A.	N.A.	332,590	N.A.	N.A.	N.A.
	MASSACHUSETTS								
15	Bank of Boston Corp.	39,177,911	N.A.	N.A.	N.A.	3,217,517	N.A.	N.A.	8.00
21	Bank of New England Corp.	29,772,719	508,558[1]	508,558[1]	1,017,116[1]	2,228,979	1.72[1]	3.45[1]	7.12
61	BayBanks, Inc.	9,913,271	574,196	136,152	710,348	658,928	6.76	8.36	6.70
80	State Street Boston Corp.	9,963,021	592,358	132,279	724,637	647,481	11.80	14.50	6.50
	MICHIGAN								
27	NBD Bancorp., Inc.	25,771,284	1,453,000	408,000	1,861,000	1,909,525	7.59	9.72	7.34
44	First of America Bank Corp.	12,792,682	822,811	180,230	1,003,041	1,053,419	9.73	11.86	8.17
48	Comerica, Inc.	12,149,495	596,000	416,000	1,012,000	1,011,667	6.43[4]	10.92[4]	8.19
52	Michigan National Corp.	11,479,973	731,672	207,650	939,322	940,151	8.81	11.32	8.10
53	Manufacturers National Corp.	10,304,507	636,555	118,720	755,275	789,483	8.10	9.61	7.57
85	Old Kent Financial Corp.	8,127,210	544,308	150,492	694,800	664,871	9.75	12.44	8.12
	MINNESOTA								
36	First Bank System, Inc.	20,820,243	941,300	684,580[3]	1,625,880[3]	1,638,792	4.40	7.60	7.70
30	Norwest Corp.	24,334,700	1,224,000	1,169,100	2,393,100	1,836,000	5.30	10.37	7.98

Table described: American Banker asked the top 100 U.S. bank holding companies (based on assets on Dec. 31, 1989) to report their yearend capital based on the new risked-based capital guidelines that go into effect at yearend 1992. American Banker also asked the banks to calculate the new risked based capital ratios— the Tier 1 and Total (Tier 1 + Tier 2) ratios, based on the final 1992 guidelines, wherever possible. Also shown is primary capital and the primary capital ratio as calculated by the banks for regulatory purposes. **The new guidelines:** On January 19, 1989, the Federal Reserve Board issued final guidelines to implement risk-based capital requirements for state member banks and bank holding companies. The guidelines are based on the framework adopted in July 1988 by the Basle Committee on Banking Regulations and Supervisory Practices, which includes the supervisory authorities of 12 major industrial countries. These guidelines redefine capital as "Tier 1" (core) and "Tier 2" (supplemental) capital; establish minimum interim requirements that must be reached by yearend 1990; and more stringent final requirements that must be reached by yearend 1992. **Tier 1 capital:** for bank holding companies, Tier 1 capital consists of: common stockholders' equity; qualifying noncumulative perpetual preferred stock; and minority interest in the equity accounts of consolidated subsidiaries minus goodwill; minus 50% of investments in certain subsidiaries (banking and finance subsidiaries that are not consolidated for accounting or supervisory purposes and, on a case by case basis, investments in other designated subsidiaries or associated companies at the Fed's discretion) and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. **Goodwill:** With respect to goodwill, goodwill recorded prior to March 12, 1988 is grandfathered until 1992. After 1992, all goodwill will be subtracted out. **Tier 2 capital:** consists of qualifying loan and lease loss reserves, perpetual preferred stock, mandatory convertible notes, perpetual debt, and subordinated term debt minus 50% investment in certain subsidiaries and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. **Limits:** perpetual preferred stock included in Tier 1 capital is limited to 25% of the sum of all core capital elements. Also, for the purposes of calculating the total capital requirements, the amount of Tier 2 capital used in the computation cannot exceed the amount of Tier 1 capital. In addition, during the transition period, the guidelines reduce the amount of the allowance that may be included in total capital. **Interim guidelines:** By yearend 1990, the amount of the allowance qualifying as capital will be limited to 1.5% of an institutions weighted risk assets. By yearend 1992, the amount of the allowance qualifying for inclusion in Tier 2 capital cannot exceed 1.25% of weighted risk assets. In addition, combined subordinated debt and term preferred stock included in Tier 2 capital may not exceed 50% of Tier 1 capital. Under the 1990 guidelines, supplemental capital comprised of Tier 2 elements can be included in Tier 1 capital up to 10% of the sum of Tier 1 capital plus goodwill. **The target ratios:** The Federal Reserve Board has established the following targets: **by yearend 1990,** the ratios of Tier 1 and total capital to weighted risk assets should be **3.625%** and **7.25%**, respectively. **By yearend 1992,** the ratios of Tier 1 and total capital to weighted risk assets should be **4.00%** and **8.00%**, respectively. **Primary capital** is the sum of total shareholders' equity, mandatory convertible debt, allowance for possible loan and lease losses, and minority interest in equity accounts of consolidated subsidiaries. **The primary capital ratio** is the regulatory ratio compiled by the banks. It is calculated by dividing primary capital by the sum of total assets and the allowance for possible loan and lease losses. **(a)**— On Jan. 29 First Union Corp. acquired Florida National Banks of Florida. **(b)**— On Jan. 18, MNC acquired Equitable Bancorp. **(c)**— On Jan. 2, Society Corp. acquired Trustcorp. **(d)**— On March 5, CoreStates acquired First Pennsylvania Corp. **(1)**— Based on 1990 transitional rules. **(2)**— Ratios computed using the final 1992 rules. **(3)**— Estimated. **(4)**— Data provided by the Hoboken, N.J. office of **SNL Securities**, Charlottesville, Va. **N.A.**— Not available **(‡)**— Revised since publication on April 19, 1990.

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Rank		Total Assets	Tier 1 Capital	Tier 2 Capital	Total Capital	Primary Capital	Tier 1 Cap. Ratio	Total Cap. Ratio	Primary Cap. Ratio
	MISSOURI								
42	Boatmen's Bancshares, Inc.	14,542,400	974,592	327,512	1,302,104	1,224,905	9.05	12.09	8.34
74	Mercantile Bancorporation Inc.	6,942,171	373,000[a]	150,043[a]	523,043[a]	528,359	7.95	9.70	7.48
84	Commerce Bancshares, Inc.	5,829,150	377,735	51,859	429,594	456,764	8.95	10.17	7.76
	NEW JERSEY								
20	First Fidelity Bancorp.	30,727,815	1,315,000	931,000	2,246,000	2,161,806	5.62	9.61	6.95
32	Midlantic Corp.	23,665,536	1,372,502	587,036	1,959,538	2,105,675	6.54	9.34	8.75
47	UJB Financial Corp.	12,172,290	835,582	182,484	1,018,066	974,666	8.81	10.73	7.93
	NEW YORK								
1	Citicorp	230,643,000	N.A.	N.A.	N.A.	18,109,000	4.04[1]	8.08[1]	7.69
2	Chase Manhattan Corp.	107,369,000	N.A.	N.A.	11,968,000	8,928,000	4.44	8.87	8.23
4	J.P. Morgan & Co., Inc.	88,964,000	3,983,000	2,856,000	6,839,000	7,781,230	5.90	10.10	9.70
6	Chemical Banking Corp.	71,513,000	4,705,000[1]	3,556,000[1]	8,261,000[1]	6,663,000	4.65[2]	8.74[2]	8.99
8	Manufacturers Hanover Corp.	60,479,000	3,193,000	2,560,000	5,753,000	6,695,000	5.69	10.24	10.95
10	Bankers Trust New York Corp.	55,658,446	N.A.	N.A.	N.A.	5,320,575	4.34	8.08	9.48
11	Bank of New York Co., Inc.	48,856,471	2,279,651	1,515,815	3,795,466	4,296,296	4.61	7.58	8.60
25	Marine Midland Banks, Inc.	27,066,546	1,008,234	1,008,234	2,016,468	2,555,695	3.77	7.54	9.13
28	Republic New York Corp.	25,466,993	1,614,044	1,126,818	2,740,862	1,812,793	12.45	21.15	7.04
35	National Westminster Bancorp, Inc.	21,772,979	2,117,435	25,480	2,142,915	2,270,351	8.55[3]	9.26[3]	10.17
41	KeyCorp	15,461,365	770,735	306,974	1,077,709	1,216,867	6.89	9.64	7.81
86	European American Bancorp	5,763,813	N.A.	N.A.	N.A.	459,784	N.A.	N.A.	N.A.
79	First Empire State Corp.	6,233,799	406,106	52,735	458,841	464,387	9.20	10.39	7.38
	NORTH CAROLINA								
7	NCNB Corp.	66,190,763	2,505,688	1,814,779	4,320,467	3,517,979	5.00	8.62	5.69
17	First Union Corp.	32,130,558	N.A.	N.A.	3,162,931	2,525,304	6.49[3]	11.05[3]	7.80
31	First Wachovia Corp.	24,049,523	1,705,758	299,592	2,005,350	1,933,403	8.45	9.94	7.98
96	BB&T Financial Corp.	4,807,836	311,051	121,933	432,984	365,715	9.00	12.53	7.55
	OHIO								
26	Banc One Corp.	26,552,237	2,103,011	474,974	2,577,985	2,530,237	8.98	11.01	9.44
34	National City Corp.	22,971,688	1,433,000	474,000	1,907,000	1,772,804	7.45	9.91	7.63
54	Ameritrust Corp.	11,233,140	626,217	285,911	912,128	827,853	6.53	9.52	7.30
56	Society Corp.	10,903,327	682,661	199,203	881,864	835,004	8.01	10.35	7.60
50	Huntington Bancshares, Inc.	11,679,762	753,534	92,493	846,027	805,888	8.90	10.00	6.85
91	Trustcorp. Inc. (c)	5,327,295	N.A.	N.A.	N.A.	337,158	N.A.	N.A.	N.A.
72	Fifth Third Bancorp	7,142,972	N.A.	N.A.	N.A.	779,217	N.A.	N.A.	10.8
83	Star Banc Corporation	5,949,401	432,019	70,792	502,811	519,922	10.25[4]	12.47[4]	8.58
	OREGON								
38	U.S. Bancorp.	16,975,400	919,878	442,720	1,362,598	1,282,300	6.57	9.73	7.46
	PENNSYLVANIA								
14	PNC Financial Corp	45,660,744	2,740,000	826,000	3,566,000	3,500,482	7.48	9.73	7.56
18	Mellon Bank Corp.	31,467,000	1,328,000	1,208,000	2,536,000	2,494,000	4.80	8.79	7.77
39	CoreStates Financial Corp.	16,848,649	1,233,532	725,300	1,958,832	1,593,082	8.10	12.80	9.36
49	Meridian Bancorp., Inc.	11,925,145	659,673	88,676	748,349	877,045	6.97	8.82	7.30
77	First Pennsylvania Corp. (d)	6,604,862[4]	384,000[4 5]	137,000[4 5]	521,000[4 5]	N.A.	6.54[4 5]	8.87[4 5]	N.A.
75	Integra Financial Corp.	6,767,642	531,850	71,915	603,765	604,990	10.60	12.03	8.83
	RHODE ISLAND								
16	Fleet/Norstar Financial Group, Inc.	33,440,789	2,046,999	970,443	3,017,442	2,784,001	7.26	10.70	8.24
	SOUTH CAROLINA								
80	South Carolina National Corp.	6,215,569	434,430	97,029	531,459	490,358	7.95[3]	9.73[3]	7.82
	TENNESSEE								
73	First American Corp.	7,058,327	423,532	112,562	536,094	551,297	7.46	9.44	7.68
78	First Tennessee National Corp.	6,397,532	379,729	188,636	568,365	515,549	7.60[3]	11.40[3]	7.98
	TEXAS								
43	First City Bancorp of Texas, Inc.	14,080,996	746,809	177,401	924,210	920,862	7.16	8.86	6.47
	UTAH								
85	First Security Corp.	5,794,767	414,824	96,389	511,213	480,044	9.19	11.32	8.33
	VIRGINIA								
29	Sovran Financial Corp.	25,442,264	1,571,130	511,786	2,082,916	1,957,650	7.07	9.37[3]	7.64
45	Signet Banking Corp.	12,476,092	715,128	356,320	1,071,448	873,963	7.13	10.68	6.95
53	Crestar Financial Corp.	11,360,817	723,934	234,049	957,983	843,500	7.30	9.80	7.86
59	Dominion Bankshares Corp.	10,119,695	566,001	201,520	767,521	799,124	7.00	8.20	7.80
94	First Virginia Banks, Inc.	5,123,964	440,349	40,905	481,254	495,504	12.14	13.27	9.59
90	Central Fidelity Banks, Inc.	5,335,200	378,493	18,000	396,493	413,649	10.25[3]	10.74[3]	7.75
	WISCONSIN								
62	Firstar Corporation	8,607,873	506,302	239,400	746,702	678,721	7.95	11.67	7.80
71	Marshall & Ilsley Corp.	7,150,841	544,638	144,864	689,502	654,809	10.70	13.80	9.08

Table described: American Banker asked the top 100 U.S. bank holding companies (based on assets on Dec. 31, 1989) to report their yearend capital based on the new risked-based capital guidelines that go into effect at yearend 1992. American Banker also asked the banks to calculate the new risked based capital ratios— the Tier 1 and Total (Tier 1 + Tier 2) ratios, based on the final 1992 guidelines, whenever possible. Also shown is primary capital and the primary capital ratio as calculated by the banks for regulatory purposes. **The new guidelines:** On January 19, 1989, the Federal Reserve Board issued final guidelines to implement risk-based capital requirements for state member banks and bank holding companies. The guidelines are based on the framework adopted in July 1988 by the Basle Committee on Banking Regulations and Supervisory Practices, which includes the supervisory authorities of 12 major industrial countries. These guidelines redefine capital as "Tier 1" (core) and "Tier 2" (supplemental) capital, establish minimum interim requirements that must be reached by yearend 1990, and more stringent final requirements that must be reached by yearend 1992. **Tier 1 capital:** for bank holding companies, Tier 1 capital consists of: common stockholders' equity; qualifying noncumulative perpetual preferred stock; and minority interest in the equity accounts of consolidated subsidiaries minus goodwill; minus 50% of investments in certain subsidiaries (banking and finance subsidiaries that are not consolidated for accounting or supervisory purposes and, on a case by case basis, investments in other designated subsidiaries or associated companies at the Fed's discretion) and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. **Goodwill:** With respect to goodwill, goodwill recorded prior to March 12, 1988 is grandfathered until 1992. After 1992, all godwill will be subtracted out. **Tier 2 capital:** consists of qualifying loan and lease loss reserves, perpetual preferred stock, mandatory convertible notes, perpetual debt, and subordinated term debt minus 50% investment in certain subsidiaries and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. **Limits:** perpetual preferred stock included in Tier 1 capital is limited to 25% of the sum of all core capital elements. Also, for the purposes of calculating the total capital requirements, the amount of Tier 2 capital used in the computation cannot exceed the amount of Tier 1 capital. In addition, during the transition period, the guidelines reduce the amount of the allowance that may be included in total capital. **Interim guidelines:** By yearend 1990, the amount of the allowance qualifying as capital will be limited to 1.5% of an institutions weighted risk assets. By yearend 1992, the amount of the allowance qualifying for inclusion in Tier 2 capital cannot exceed 1.25% of weighted risk assets. In addition, combined subordinated debt and term preferred stock included in Tier 2 capital may not exceed 50% of Tier 1 capital. Under the 1990 guidelines, supplemental capital comprised of Tier 2 elements can be included in Tier 1 capital up to 10% of the sum of Tier 1 capital plus goodwill. **The target ratios:** The Federal Reserve Board has established the following targets: by yearend **1990**, the ratios of Tier 1 and total capital to weighted risk assets should be **3.625%** and **7.25%**, respectively. **By yearend 1992**, the ratios of Tier 1 and total capital to weighted risk assets should be **4.00%** and **8.00%**, respectively. **Primary capital** is the sum of total shareholders' equity, mandatory convertible debt, allowance for possible loan and lease losses, and minority interest in equity accounts of consolidated subsidiaries. **The primary capital ratio** is the regulatory ratio compiled by the banks. It is calculated by dividing primary capital by the sum of total assets and the allowance for possible loan and lease losses. **(a)**— On Jan. 29 First Union Corp. acquired Florida National Banks of Florida. **(b)**— On Jan. 18, MNC acquired Equitable Bancorp. **(c)**— On Jan. 2, Society Corp. acquired Trustcorp. **(d)**— On March 5, CoreStates acquired First Pennsylvania Corp. **(1)**— Based on 1990 transitional rules. **(2)**— Ratios computed using the final 1992 rules. **(3)**— Estimated. **(4)**— Data provided by the Hoboken, N.J. office of BKR, Charlottesville, Va. **(5)**— Data are as of Sept. 30, 1989. **(N)**— Pro forma. Includes Florida National Banks Inc. which was acquired on Jan. 29. **N.A.**— Not available. **(‡)**— Revised since publication on April 19, 1990.

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Risk-Based Capital Ratios

Yearend 1989 ratios calculated under the 1992 guidelines

Tier 1 Capital ratios

Rank		Tier 1 Ratio
1	Republic New York Corp.	12.45
2	First Virginia Banks Inc.	12.14
3	State Street Boston Corp.	11.80
4	Marshall & Ilsley Corp.	10.70
5	Integra Financial Corp.	10.60
6	First Maryland Bancorp.	10.58
7	Star Banc Corporation	10.25[4]
7	Central Fidelity Banks Inc.	10.25[3]
9	First Florida Banks Inc.	10.20[6]
10	Old Kent Financial Corp.	9.75
11	First of America Bank Corp.	9.73
12	United Banks of Colorado Inc.	9.26
13	AmSouth Bancorporation	9.23
14	First Empire State Corp.	9.20
15	First Security Corp.	9.19
16	Boatmen's Bancshares Inc.	9.05
17	Central Bancshares of the South	9.00[3]
17	BB&T Financial Corp.	9.00
19	Banc One Corp.	8.98
20	Commerce Bancshares Inc.	8.95
21	Huntington Bancshares Inc.	8.90
22	Bancorp Hawaii Inc.	8.86
23	INB Financial Corp.	8.82
24	UJB Financial Corp.	8.81
24	Michigan National Corp.	8.81
26	National Westminster Bancorp Inc.	8.55[1]
27‡	City National Corp.	8.52‡
28	West One Bancorp	8.50
29	First Wachovia Corp.	8.45
30	Merchants National Corp.	8.30
31	First American Bankshares	8.24
32	Manufacturers National Corp.	8.10
32	CoreStates Financial Corp.	8.10
34	SunTrust Banks Inc.	8.03
35	Society Corp.	8.01
36	Firstar Corporation	7.95
36	Mercantile Bancorporation Inc.	7.95
36	South Carolina National Corp.	7.95[3]
39	First Hawaiian Inc.	7.76
40	First Tennessee National Corp.	7.60[3]
41	NBD Bancorp. Inc.	7.59
42	PNC Financial Corp	7.48
43	First American Corp.	7.46
44	National City Corp.	7.45
45	Crestar Financial Corp.	7.30
46	Fleet/Norstar Financial Group Inc.	7.26
47	First City Bancorp. of Texas Inc.	7.16
48	Signet Banking Corp.	7.13
49	Sovran Financial Corp.	7.07[4]
50	SouthTrust Corp.	7.02
51	Dominion Bankshares Corp.	7.00
52	Meridian Bancorp. Inc.	6.97
53	KeyCorp	6.89
54	Bank South Corp.	6.85
55	BayBanks Inc.	6.76
56	First Commerce Corp.	6.58[4]
57	U.S. Bancorp.	6.57
58	First Pennsylvania Corp.	6.54[3]
58	Midlantic Corp.	6.54
60	Ameritrust Corp.	6.53
61	First Union Corp.	6.49[3]
62	Comerica Inc.	6.43[4]
63	Riggs National Corp.	6.39
64	Harris Bankcorp Inc.	6.20
65	MNC Financial Inc.	6.14
65	Hibernia Corp.	6.14[3]
67	Barnett Banks Inc.	6.09[3]
68	J.P. Morgan & Co. Inc.	5.90
69	Citizens & Southern Corp.	5.71
70	Manufacturers Hanover Corp.	5.69
71	First Fidelity Bancorp.	5.62
72	BankAmerica Corp.	5.61
73	SanCal Tri-State Corp.	5.57
74	Southeast Banking Corp.	5.50
75	Continental Bank Corp.	5.40
76	Norwest Corp.	5.30
76	Northern Trust Corp.	5.30
78	Shawmut National Corp.	5.01
79	NCNB Corp.	5.00
80	Wells Fargo & Co.	4.96
81	First Chicago Corp.	4.70
82	Chemical Banking Corp.	4.65[3]
83	Bank of New York Co. Inc.	4.61
84	Mellon Bank Corp.	4.60
85	Chase Manhattan Corp.	4.44
86	First Bank System Inc.	4.40
87	Bankers Trust New York Corp.	4.34
88	Security Pacific Corp.	4.10
89	Citicorp	4.04[1]
90	Marine Midland Banks Inc.	3.77
91	First Interstate Bancorp.	3.66
92	Bank of New England Corp.	1.72[1]
--	Bank of Boston Corp.	N.A.
--	First Alabama Bancshares Inc.	N.A.
--	European American Bancorp	N.A.
--	Fifth Third Bancorp	N.A.
--	Valley National Corp.	N.A.
--	Equitable Bancorporation	merged
--	Florida National Banks Inc.	merged
--	Trustcorp. Inc.	merged

Total Capital Ratios

Rank		Total Capital Ratio
1	Republic New York Corp.	21.15
2	State Street Boston Corp.	14.50
3	Marshall & Ilsley Corp.	13.80
4	First Virginia Banks Inc.	13.27
5	First Maryland Bancorp.	13.04[4]
6	CoreStates Financial Corp.	12.80
7	BB&T Financial Corp.	12.53
8	Star Banc Corporation	12.47[4]
9	Old Kent Financial Corp.	12.44
10	Riggs National Corp.	12.15
11	Boatmen's Bancshares Inc.	12.09
12	Integra Financial Corp.	12.03
13	AmSouth Bancorporation	12.01
14	First of America Bank Corp.	11.86
15	Firstar Corporation	11.67
16	First Florida Banks Inc.	11.43[6]
17	First Tennessee National Corp.	11.40[3]
18	First Security Corp.	11.32
18	Michigan National Corp.	11.32
20	SouthTrust Corp.	11.27
21	United Banks of Colorado Inc.	11.22
22	First Union Corp.	11.05[3]
23	Merchants National Corp.	11.03
24	Banc One Corp.	11.01
24	SunTrust Banks Inc.	11.01
26	Comerica Inc.	10.92[4]
27	INB Financial Corp.	10.91
28	Central Fidelity Banks Inc.	10.74[3]
28	UJB Financial Corp.	10.73
30	Fleet/Norstar Financial Group Inc.	10.70
31	First Commerce Corp.	10.68[4]
31	Signet Banking Corp.	10.68
33	West One Bancorp	10.67
34	First Empire State Corp.	10.39
35	Norwest Corp.	10.37
36	Society Corp.	10.35
37	Manufacturers Hanover Corp.	10.24
38	Commerce Bancshares Inc.	10.17
39	Bancorp Hawaii Inc.	10.14
40	J.P. Morgan & Co. Inc.	10.10
41	Central Bancshares of the South	10.00[3]
41	Huntington Bancshares Inc.	10.00
43	First Wachovia Corp.	9.94
44	Wells Fargo & Co.	9.91
44	National City Corp.	9.91
46	U.S. Bancorp.	9.73
46	South Carolina National Corp.	9.73[3]
46	PNC Financial Corp	9.73
49	NBD Bancorp. Inc.	9.72
50	Southeast Banking Corp.	9.70
50	Mercantile Bancorporation Inc.	9.70
52	KeyCorp	9.64
53	SanCal Tri-State Corp.	9.61
53‡	City National Corp.	9.61‡
53	First Fidelity Bancorp.	9.61
53	Manufacturers National Corp.	9.61
57	Crestar Financial Corp.	9.60
58	Ameritrust Corp.	9.52
59	First American Corp.	9.44
60	Citizens & Southern Corp.	9.40
61‡	Sovran Financial Corp.	9.37‡
62	Bank South Corp.	9.34
62	Midlantic Corp.	9.34
64	National Westminster Bancorp Inc.	9.32[1]
65	First American Bankshares	9.26
66	BankAmerica Corp.	9.11
67	First Hawaiian Inc.	8.97
68	Chase Manhattan Corp.	8.87
69	First Pennsylvania Corp.	8.87[3]
70	First City Bancorp. of Texas Inc.	8.86
71	Meridian Bancorp. Inc.	8.82
72	Mellon Bank Corp.	8.79
73	Chemical Banking Corp.	8.74[3]
73	Shawmut National Corp.	8.74
75	NCNB Corp.	8.62
76	Barnett Banks Inc.	8.61[3]
77	Northern Trust Corp.	8.60
78	Harris Bankcorp Inc.	8.40
79	BayBanks Inc.	8.36
80	Dominion Bankshares Corp.	8.20
80	Security Pacific Corp.	8.20
82	MNC Financial Inc.	8.19
83	Bankers Trust New York Corp.	8.08
84	Citicorp	8.08[1]
85	First Chicago Corp.	8.00
86	First Bank System Inc.	7.60
87	Bank of New York Co. Inc.	7.58
88	Marine Midland Banks Inc.	7.54
89	Hibernia Corp.	7.50[3]
90	First Interstate Bancorp.	7.32
91	Continental Bank Corp.	6.80
92	Bank of New England Corp.	3.45[1]
--	Bank of Boston Corp.	N.A.
--	First Alabama Bancshares Inc.	N.A.
--	European American Bancorp	N.A.
--	Fifth Third Bancorp	N.A.
--	Valley National Corp.	N.A.
--	Equitable Bancorporation	merged
--	Florida National Banks Inc.	merged
--	Trustcorp. Inc.	merged

(1)— Based on 1990 transitional rules. (2)— Capital reported using the 1990 transitional rules, but ratios are based on 1992 guidelines. (3)— Estimated. (4)— Data provided by SNL Securities, Charlottesville, Va.
(5)— SNL Securities data as of 9/30/89. (6)— Pro forma. Includes acquisition of Florida National Banks. (‡)— Revised since publication on April 19.

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Top 100 Bank Holding Companies in Primary Capital

As of Dec. 31, 1989, compared with Dec. 31, 1988

Primary Capital Rank 12/89		Primary Capital 12/31/89	Primary Capital 12/31/88	1988 Rank	Gain in Rank	Ratio: Primary Capital to Total Assets (%) 1989	Ratio: Primary Capital to Total Assets (%) 1988	Total Capital Funds 12/31/89	Total Capital Funds 12/31/88	Total Assets 12/31/89	Total Assets 12/31/88
1	Citicorp, New York	18,109,000,000	17,386,000,000	1		7.85	8.37	25,146,000,000	24,498,000,000	230,643,000,000	207,666,000,000
2	J.P. Morgan & Co., Inc., New York	9,781,230,000	7,832,000,000	4	+2	10.99	9.33	8,693,967,000	10,029,000,000	88,963,715,000	83,923,000,000
3	BankAmerica Corp., San Francisco	9,614,000,000	8,916,000,000	2		9.73	9.42	11,307,000,000	10,216,000,000	98,764,000,000	94,647,000,000
4	Chase Manhattan Corp., New York	8,928,000,000	8,674,993,000	3		8.32	8.90	11,958,000,000	11,427,881,000	107,369,000,000	97,455,090,000
5	Manufacturers Hanover Corp., New York	6,695,000,000	6,351,000,000	6	+1	11.07	9.52	8,169,000,000	9,500,000,000	60,479,000,000	66,710,000,000
6	Chemical Banking Corp., New York	6,663,000,000	6,713,500,000	5		9.32	9.97	8,574,000,000	8,160,900,000	71,513,000,000	67,349,000,000
7	Security Pacific Corp., Los Angeles	6,302,000,000	5,575,000,000	7		7.51	7.16	8,080,000,000	7,265,000,000	83,943,000,000	77,870,000,000
8	Bankers Trust New York Corp.	5,320,575,000	5,494,913,000	8		9.56	9.48	6,345,762,000	6,372,002,000	55,658,446,000	57,942,341,000
9	Bank of New York Co., Inc.	4,296,296,000	4,240,790,000	9		8.79	8.95	4,767,820,000	4,807,340,000	48,856,471,000	47,388,101,000
10	First Chicago Corp.	4,198,000,000	4,084,896,000	10		8.76	9.19	5,173,000,000	4,793,921,000	47,907,000,000	44,431,622,000
11	First Interstate Bancorp., Los Angeles	4,106,727,000	3,775,839,000	12	+1	6.95	6.49	5,172,034,000	4,892,573,000	59,051,407,000	58,193,875,000
12	Wells Fargo & Co., San Francisco	4,053,400,000	3,814,700,000	11		8.32	8.18	5,844,100,000	5,726,500,000	48,736,600,000	46,616,500,000
13	NCNB Corp., Charlotte, N.C.	3,517,979,000	2,277,093,000	21	+8	5.31	7.63	4,790,663,000	2,616,463,000	66,190,763,000	29,848,389,000
14	PNC Financial Corp, Pittsburgh	3,500,482,000	3,096,832,000	13		7.67	7.59	3,810,590,000	3,417,163,000	45,660,744,000	40,811,114,000
15	Bank of Boston Corp.	3,217,517,000	3,016,911,000	14		8.21	8.37	4,069,029,000	3,929,062,000	39,177,911,000	36,060,606,000
16	Fleet/Norstar Financial Group, Inc., Providence, R.I.	2,784,001,000	2,537,150,000	17	+1	8.33	8.73	3,334,768,000	3,095,760,000	33,440,789,000	29,052,205,000
17	Marine Midland Banks, Inc., Buffalo, N.Y.	2,555,695,000	2,536,165,000	18	+1	9.44	9.77	2,979,824,000	3,008,762,000	27,066,546,000	25,964,103,000
18	Banc One Corp., Columbus, Ohio	2,530,237,000	2,278,223,000	20	+2	9.53	9.01	2,826,066,000	2,426,211,000	26,552,237,000	25,277,654,000
19	First Union Corp., Charlotte, N.C.	2,525,304,000	2,364,665,000	19		7.86	8.16	3,173,339,000	2,767,361,000	32,130,558,000	28,977,609,000
20	Mellon Bank Corp., Pittsburgh	2,494,000,000	2,570,000,000	16		7.93	8.25	2,858,000,000	3,092,000,000	31,467,000,000	31,153,000,000
21	SunTrust Banks, Inc., Atlanta	2,431,254,000	2,181,875,000	23	+2	7.83	7.48	2,877,742,000	2,632,700,000	31,043,627,000	29,177,124,000
22	Shawmut National Corp., Hartford, Conn.	2,310,000,000	2,158,000,000	24	+2	8.29	7.59	2,822,680,000	2,679,973,000	27,855,000,000	28,413,805,000
23	Barnett Banks, Inc., Jacksonville, Fla.	2,292,406,000	2,030,220,000	26	+3	7.90	7.88	2,304,368,000	2,045,293,000	29,006,680,000	25,748,422,000
24	National Westminster Bancorp, Inc., New York	2,270,351,000	1,921,548,000	27	+3	10.43	10.11	2,310,096,000	1,952,146,000	21,772,979,000	19,013,398,000
25	Bank of New England Corp., Boston	2,228,979,000	2,215,852,000	22		7.49	6.88	2,698,502,000	2,436,637,000	29,772,719,000	32,200,427,000
26	First Fidelity Bancorp. Lawrenceville, N.J.	2,161,806,000	2,085,118,000	25		7.04	7.00	2,637,997,000	2,418,061,000	30,727,815,000	29,776,982,000
27	Midlantic Corp., Edison, N.J.	2,105,675,000	1,692,930,000	34	+7	8.90	8.59	2,353,738,000	1,843,648,000	23,665,536,000	19,697,403,000
28	Sovran Financial Corp., Norfolk, Va.	1,957,650,000	1,756,455,000	32	+4	7.69	7.81	2,145,516,000	1,944,530,000	25,442,264,000	22,483,786,000
29	Continental Bank Corp., Chicago	1,937,300,000	2,605,000,000	15		6.56	8.52	2,787,000,000	3,237,000,000	29,549,000,000	30,578,000,000
30	First Wachovia Corp., Winston-Salem, N.C.	1,933,403,000	1,743,658,000	33	+3	8.04	7.99	2,064,216,000	1,877,059,000	24,049,523,000	21,815,224,000
31	NBD Bancorp., Inc., Detroit	1,909,525,000	1,842,207,000	28		7.41	7.62	2,127,614,000	2,107,591,000	25,771,284,000	24,176,190,000
32	Norwest Corp., Minneapolis	1,836,000,000	1,816,700,000	29		7.54	8.35	2,968,500,000	2,979,000,000	24,334,700,000	21,750,400,000
33	Republic New York Corp.	1,812,793,000	1,756,768,000	31		7.12	7.16	2,741,576,000	2,413,301,000	25,466,993,000	24,519,017,000
34	National City Corp., Cleveland	1,772,804,000	1,587,902,000	37	+3	7.72	7.34	2,002,012,000	1,837,429,000	22,971,688,000	21,623,379,000
35	Citizens & Southern Corp., Atlanta	1,715,696,000	1,664,836,000	36	+1	7.36	7.89	2,029,606,000	1,963,950,000	23,312,787,000	21,097,528,000
36	MNC Financial, Inc., Baltimore	1,680,061,000	1,761,629,000	30		8.27	9.78	1,712,884,000	1,813,172,000	20,316,349,000	18,015,220,000
37	First Bank System, Inc., Minneapolis	1,638,792,000	1,666,882,000	35		7.87	6.87	1,932,887,000	2,192,535,000	20,820,243,000	24,247,706,000
38	CoreStates Financial Corp., Philadelphia	1,590,082,000	1,437,859,000	38		9.46	8.75	2,008,774,000	1,864,023,000	16,848,649,000	16,430,853,000
39	U.S. Bancorp., Portland, Ore.	1,282,300,000	1,145,054,000	41	+2	7.55	7.96	1,498,000,000	1,370,524,000	16,975,400,000	14,383,402,000
40	Boatmen's Bancshares, Inc., St. Louis, Mo.	1,224,905,000	1,192,810,000	39		8.42	8.13	1,438,035,000	1,403,075,000	14,542,400,000	14,675,758,000
41	KeyCorp, Albany, N.Y.	1,216,667,000	1,161,935,000	40		7.87	7.93	1,291,923,000	1,234,987,000	15,461,365,000	14,645,692,000
42	Southeast Banking Corp., Miami	1,203,200,000	1,107,800,000	43	+1	7.28	7.09	1,435,800,000	1,204,200,000	16,525,300,000	15,623,000,000
43	First of America Bank Corp., Kalamazoo, Mich.	1,053,419,000	815,631,000	51	+8	8.23	8.35	1,131,616,000	901,129,000	12,792,682,000	9,769,359,000
44	Comerica, Inc., Detroit	1,011,667,000	904,126,000	45	+1	8.33	8.11	1,122,914,000	1,057,194,000	12,149,495,000	11,145,452,000
45	UJB Financial Corp., Princeton, N.J.	974,666,000	907,812,000	44		8.01	8.34	1,038,566,000	973,955,000	12,172,290,000	10,887,871,000
46	Michigan National Corp., Farmington Hills	940,151,000	754,059,000	56	+ 10	8.19	6.67	942,151,000	757,009,000	11,479,973,000	11,305,713,000
47	Harris Bankcorp, Inc., Chicago	938,605,000	866,400,000	46		7.59	7.68	1,039,376,000	N.A.	12,374,355,000	11,276,000,000
48	First American Bankshares, Inc., Washington, D.C.	924,937,000	813,597,000	52	+4	8.05	7.65	927,617,000	913,488,000	11,489,707,000	10,639,745,000
49	First City Bancorporation of Texas, Inc., Houston	920,862,000	808,693,000	53	+4	6.54	6.63	954,773,000	857,125,000	14,080,966,000	12,195,486,000
50	Meridian Bancorp., Inc., Reading, Pa.	877,045,000	825,354,000	50		7.35	8.67	890,062,000	839,439,000	11,925,145,000	9,522,981,000
51	Signet Banking Corp., Richmond	873,983,000	842,300,000	47		7.01	7.66	1,107,064,000	971,489,000	12,476,092,000	11,001,596,000
52	Crestar Financial Corp., Richmond	843,500,000	837,801,000	49		7.42	8.05	928,055,000	887,703,000	11,360,817,000	10,408,288,000
53	Society Corp., Cleveland	835,004,000	767,925,000	55	+2	7.66	7.67	955,513,000	943,091,000	10,903,327,000	10,009,572,000
54	Ameritrust Corp., Cleveland	827,853,000	839,000,000	48		7.37	7.81	1,099,109,000	1,040,000,000	11,233,140,000	10,738,297,000
55	Huntington Bancshares, Inc., Columbus, Ohio	805,888,000	637,503,000	62	+7	6.90	6.71	551,347,000	786,652,000	11,679,762,000	9,506,004,000
56	Dominion Bankshares Corp., Roanoke, Va.	799,124,000	748,497,000	57	+1	7.90	8.13	835,304,000	777,769,000	10,119,695,000	9,204,026,000
57	Manufacturers National Corp., Detroit	799,483,000	714,552,000	58	+1	7.66	7.67	845,753,000	765,707,000	10,304,507,000	9,310,864,000
58	Fifth Third Bancorp, Cincinnati	779,217,000	567,185,000	69	+ 11	10.91	10.81	779,217,000	567,185,000	7,142,972,000	5,245,803,000
59	AmSouth Bancorporation, Birmingham, Ala.	748,113,000	703,781,384	59		8.73	8.47	753,147,000	705,274,163	8,565,389,000	8,312,589,000
60	Valley National Corp., Phoenix, Ariz.	743,799,000	796,356,000	54		7.07	6.77	885,455,000	994,856,000	10,519,481,000	11,765,677,000
61	Northern Trust Corp., Chicago	741,000,000	673,300,000	60		6.77	6.80	976,000,000	848,300,000	10,937,679,000	9,903,900,000
62	Firstar Corp., Milwaukee	678,721,000	593,085,000	66	+4	7.88	7.56	840,966,000	756,498,000	8,607,873,000	7,841,938,000
63	Old Kent Financial Corp., Grands Rapids, Mich.	664,871,000	596,141,000	65	+2	8.18	7.62	750,457,000	644,576,000	8,127,210,000	7,854,091,000
64	First Maryland Bancorp., Baltimore	662,634,000	569,700,000	67	+3	9.22	9.08	805,938,000	703,997,000	7,186,938,000	6,274,422,000
65	BayBanks, Inc., Boston	656,928,000	618,843,000	63		6.65	6.52	710,348,000	670,263,000	9,913,271,000	9,496,465,000
66	Marshall & Ilsley Corp., Milwaukee, Wis.	654,809,000	601,400,000	64		9.16	8.88	720,848,000	667,985,000	7,150,841,000	6,774,907,000
67	State Street Boston Corp.	647,481,000	555,588,000	70	+3	6.49	6.64	734,274,000	650,543,000	9,983,021,000	8,371,952,000
68	SouthTrust Corp., Birmingham, Ala.	622,991,000	567,872,000	68		8.02	8.55	711,554,000	644,786,000	7,763,166,000	6,645,325,000
69	Florida National Banks of Florida, Inc., Jacksonville	615,149,000	661,682,000	61		7.80	8.46	631,816,000	661,882,000	7,882,734,000	7,827,711,000
70	BanCal Tri-State Corp., San Francisco	610,573,000	491,941,000	77	+7	7.74	7.14	1,020,573,000	507,941,000	7,888,103,000	6,867,827,000
71	Integra Financial Corp., Pittsburgh	604,990,000	585,959,000[1]	67[1]		8.94	0.00	646,865,000	652,042,000	6,767,642,000	6,926,583,000[1]
72	Canadian Imperial Holdings, Inc., New York	584,584,000	511,107,000	74	+2	14.67	13.37	609,584,000	536,107,000	3,984,809,000	3,821,947,000
73	Bancorp Hawaii, Inc., Honolulu	567,149,000	473,662,000	81	+8	6.82	7.14	567,149,000	485,009,000	8,317,114,000	6,634,705,000
74	First American Corp., Nashville, Tenn.	551,297,000	533,247,000	71		7.81	7.40	566,390,000	548,340,000	7,058,327,000	7,203,961,000
75	Mercantile Bancorporation Inc., St. Louis, Mo.	528,359,000	514,843,000	73		7.61	7.97	620,009,000	606,014,000	6,942,171,000	6,459,234,000
76	First Alabama Bancshares, Inc., Montgomery	526,577,000	490,685,000	78	+2	9.49	9.48	537,307,000	502,992,000	5,549,612,000	5,173,609,000
77	Star Banc Corp., Cincinnati	519,922,000	481,536,000	79	+2	8.74	8.51	519,922,000	501,536,000	5,949,401,000	5,656,631,000
78	First Tennessee National Corp., Memphis	515,549,000	493,265,000	76		8.06	8.26	568,365,000	549,220,000	6,397,532,000	5,972,034,000
79	United Banks of Colorado, Inc., Denver	499,923,000	499,533,000	75		8.22	8.60	539,923,000	539,533,000	6,080,435,000	5,811,572,000
80	First Virginia Banks, Inc., Falls Church	495,504,000	452,338,000	83	+3	9.67	9.43	495,504,000	452,338,000	5,123,964,000	4,795,799,000
81	INB Financial Corp., Indianapolis	493,184,000	447,069,000	84	+3	8.20	7.54	543,287,000	497,184,000	6,014,672,000	5,927,182,000
82	First Pennsylvania Corp., Philadelphia	491,500,000	532,790,000	72		7.44	8.32	556,518,000	597,808,000	6,606,669,000	6,406,666,000
83	South Carolina National Corp., Columbia	490,358,000	438,522,000	88	+5	7.89	7.75	537,558,000	487,022,000	6,215,569,000	5,655,183,000
84	First Security Corp., Salt Lake City, Utah	480,044,000	443,555,000	85	+1	8.28	8.60	617,664,000	586,797,000	5,794,767,000	5,158,976,000
85	Riggs National Corp., Washington, D.C.	478,029,000	464,393,000	82		6.52	6.63	675,579,000	576,639,000	7,337,187,000	7,001,910,000
86	First Empire State Corp., Buffalo, N.Y.	464,367,000	439,986,000[1]	86		7.45	7.45[1]	473,375,000	450,161,000	6,233,799,000	5,908,060,000
87	Hibernia Corp., New Orleans, La.	460,290,000	404,540,000	91	+4	6.87	6.93	469,430,000	415,969,000	6,698,851,000	5,834,258,000
88	European American Bancorp, New York	459,784,000	481,508,000	80		7.98	8.15	734,784,000	N.A.	5,763,813,000	5,909,084,000
89	First Florida Banks, Inc., Tampa	456,983,000	428,252,000	90	+1	8.21	8.35	457,647,000	431,609,000	5,564,600,000	5,131,537,000
90	Commerce Bancshares, Inc., Kansas City, Mo.	456,764,000	429,470,000	89		7.84	7.89	457,514,000	430,220,000	5,829,150,000	5,443,959,000
91	Mercantile Bankshares Corp., Baltimore	448,609,000	394,426,000	93	+2	11.16	10.83	458,609,000	404,426,000	4,018,019,000	3,642,460,000
92	Bank South Corp., Atlanta	422,173,000	384,876,000	94	+2	8.22	7.88	432,853,000	395,941,000	5,136,197,000	4,881,210,000
93	Merchants National Corp., Indianapolis	415,126,000	402,383,000	92		7.44	7.66	486,971,000	407,873,000	5,576,601,000	5,255,673,000
94	Central Fidelity Banks Inc., Richmond	413,649,000	375,060,000	95	+1	7.75	7.93	427,649,000	397,060,000	5,335,200,000	4,731,374,000
95	LaSalle National Corp., Chicago	407,031,000	260,106,000	117	+ 22	11.87	8.18	417,631,000	271,106,000	3,430,510,000	3,181,541,000
96	BB&T Financial Corp., Wilson, N.C.	365,715,000	335,513,000	99	+3	7.61	7.67	432,909,000	398,718,000	4,807,836,000	4,376,600,000
97	United Missouri Bancshares, Inc., Kansas City	343,181,000	335,692,000	98	+1	8.50	9.04	368,283,000	360,799,000	4,038,057,000	3,713,686,000
98	Citizens Financial Group, Inc., Providence, R.I.	342,460,000	334,363,000	100	+2	10.90	10.82	342,460,000	334,363,000	3,140,711,000	3,091,579,000
99	Central Banks of the South, Inc., Birmingham, Ala.	338,563,000	312,094,000	101	+2	7.49	7.60	341,353,000	315,794,000	4,518,743,000	4,108,909,000
100	Trustcorp., Inc., Toledo, Ohio	337,156,000	438,612,000	87		6.33	7.35	339,858,000	488,612,000	5,327,295,000	5,969,103,000

Sources of data: American Banker questionnaires and banks' midyear earnings releases. **Primary capital** is the sum of total shareholders' equity, mandatory convertible debt, allowance for possible loan and lease losses, and minority interest in equity accounts of consolidated subsidiaries. **Total capital** is primary capital plus secondary capital. **Secondary capital** is limited-life preferred stock plus qualifying debt. **The primary capital ratio** is calculated by dividing primary capital on Dec. 31 by total assets on Dec. 31, expressed as a percentage. **Note:** The American Banker ratio is not calculated in the same manner as the Federal Reserve Board ratio. The American Banker does not add back the allowance for possible loan and lease losses to total assets, as the Fed does. For most of the firms listed, the American Banker ratio will be from 5-to-20 basis points higher than the Fed ratio, depending on the size of the bank's allowance for possible loan and lease losses. The ratios, calculated on a regulatory basis, will appear in a study on Tier 1 and Tier 2 capital, which is scheduled for publication on April 19. (*)— Pro forma. **N.A.**— Not available. (†)— Revised since publication on April 11, 1990.

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Million-Dollar Club Expands

A decline in executive pay at money centers is offset by sharp hikes at regionals

By L. Michael Cacace

Regional and superregional banks have been gaining on money centers in recent years, and the salaries they pay their top executives are starting to reflect this trend.

Last year, 42 bankers were paid $1 million or more – and, for the first time, half were from superregionals and regionals. By contrast, in 1988 only 10 of the 35 bankers in the "million-dollar club" were not from money centers.

An *American Banker* review of proxy statements found that a modest decline in executive compensation at money-center banks was more than offset by sharp pay hikes at superregional and regional companies. That resulted in a net increase of seven bankers paid $1 million or more.

A Long-Term Trend

"Executive pay at the superregional and regional banks is improving and reflects the long-term trend of better performance of these banks compared with money-center banks," said J. Lee McCullough, partner of the Hay Group, an international human resources consulting firm.

The highest-paid bank executive last year – and the first ever to be paid more than $2 million – was Roberto G. Mendoza, the 44-year-old vice chairman of J.P. Morgan & Co.

Mr. Mendoza, a new member of the million-dollar club, was the head of Morgan Guaranty Trust Co.'s mergers and acquisitions department in 1989.

The top executives of First Interstate Bancorp and Manufacturers Hanover Corp. violated the golden rule of compensation in 1989: They accepted higher pay in a year when their companies reported losses.

First Interstate chairman Joseph Pinola, who retired earlier this year, saw his cash compensation jump 12.4% to $1.06 million, according to the company's proxy statement. First Interstate lost $124.5 million last year.

"Executive pay at the superregional and regional banks is improving and reflects the long-term trend of better performance of these banks."

John F. McGillicuddy, Manufacturers Hanover's chairman, enjoyed a more modest 2.1% increase, earning $1.68 million in a year when his bank reported a $518 million loss.

Last year, the earnings of many money-center banks were hurt by the the special provisions taken against loans to Third World countries. Five of these banks posted sizable loses, while the earnings of most of the others fell sharply. In general, executive pay at money-center banks reflected this poor performance.

The number of money-center bankers in the million-dollar club fell to 21 last year from 25 in 1988, with eight dropping out of the club and four entering.

The biggest losers last year, if people with million-dollar salaries can be characterized as such, were Willard C. Butcher and Walter V. Shipley.

Mr. Butcher, chairman and chief executive of Chase Manhattan Corp., took a 19.2% hit, as his salary fell from $1.45 million in 1988 to $1.17 million in 1989. Chase lost $665 million last year.

Mr. Shipley, chairman of Chemical Banking Corp., suffered a 19% drop in 1989 compensation, to $1.19 million from $1.38 million in the previous year. The bank lost $482.2 million in 1989.

Good Year for Regionals

The superregional and large regional banks – with some noteworthy exceptions – performed well last year, enabling their executives to enter the million-dollar club. Of the top 25 banks in net income, 22 were superregional and regional banks. The number of superregional bank executives paid $1 million or more jumped to 18 from seven, and for the first time three regional executives joined the club.

The highest-paid bank executive from a superregional bank was the 67-year-old chairman of BankAmerica Corp., A.W. Clausen. Mr. Clausen earned $1.74 million last year, up 15.8% from 1988, to rank as the nation's second highest-paid banker. Last year, BankAmerica's earnings soared 50% to $820 million, making it the top earner in banking. □

The Million-Dollar Club

Bank executives paid $1 million or more in 1989

Rank 1989	Rank 1988		Remuneration 1989	Remuneration 1988
1	-	**Roberto G. Mendoza**[1], 44 Vice chairman of J.P. Morgan & Co.	$2,000,000	N.A.
2	6	**A.W. Clausen**, 67 Chairman and CEO of BankAmerica Corp.	1,737,500 +15.8	1,500,000 +93.5
3	4	**John F. McGillicuddy**, 59 Chairman and CEO of Manufacturers Hanover Corp. and Manufacturers Hanover Trust Co.	1,680,323[2] + 2.1%	$1,646,306[2] +101.1%
4	1	**Lewis T. Preston**[3], 63 Chairman of executive committee of J.P. Morgan & Co.	1,650,000 - 8.3	1,800,000 +39.6
5	2	**John S. Reed**, 51 Chairman of Citicorp	1,545,917 -14.0	1,798,417 +114.0
6	12	**Carl E. Reichardt**, 58 Chairman of Wells Fargo & Co.	1,522,500 +14.5	1,330,000 +16.6
7	9	**R.J. Flamson 3d**, 60 Chairman and CEO of Security Pacific Corp.	1,514,300 + 5.2	1,439,800[4] +42.7
8	3	**Charles S. Sanford Jr.**, 53 Chairman of Bankers Trust New York Corp.	1,500,000 -14.3	1,750,000 +0.0
9	5	**Barry F. Sullivan**, 59 Chairman of First Chicago Corp.	1,460,824 - 3.5	1,514,368 +72.2
10	5	**Dennis Weatherstone**[5], 59 Chairman of J.P. Morgan & Co.	1,450,000 -3.3	1,500,000 +50.3
11	33	**J. Terrence Murray**, 50 Chairman, CEO, president of Fleet/Norstar Financial Group	1,327,000 +31.9	1,005,769 +21.1
12	-	**Kurt F. Viermetz**[6], 50 Vice chairman of J.P. Morgan & Co.	1,300,000	N.A.
13	-	**Clarence C. Barksdale**,[7] 57 Vice chairman of Boatmen's Bancshares, Inc.	1,292,615[4] +50.3	860,243[4] +71.7
14	17	**Lloyd P. Johnson**, 59 Chairman and CEO of Norwest Corp.	1,291,280 +3.9	1,243,026 +9.9
15	-	**Richard M. Rosenberg**,[8] 59 Vice chairman of BankAmerica Corp.	1,250,000 +28.2	975,000 +
16	21	**Ira Stepanian**, 53 Chairman and CEO of Bank of Boston Corp.	1,247,500 + 6.1	1,176,000[9] +84.9
17	-	**Robert R. Ferguson**[10], 65 Chairman, CEO and president of First Fidelity Bancorp.	1,232,644 +55.6	792,080 - 5.1
18	-	**Frederick Deane, Jr.**, 63 Chairman of Signet Banking Corp., Signet Bank/Maryland & Signet Bank/Virginia	1,219,726 +49.4	816,399 +75.4
19	24	**Charles T. Fisher 3d**, 60 Chairman and president of NBD Bancorp, Inc.	1,210,012 +11.1	1,088,813 +19.1
20	13	**Edward A. Leeser**, 56 Executive vice president of Bankers Trust New York Corp.	1,200,000 - 7.7	1,300,000 +0.0
20	13	**Ralph L. MacDonald Jr.**, 48 Executive vice president of Bankers Trust New York Corp.	1,200,000 - 7.7	1,300,000 +0.0
20	13	**Eugene B. Shanks Jr.**, 43 Executive vice president of Bankers Trust New York Corp.	1,200,000 - 7.7	1,300,000 +0.0
20	13	**George J. Vojta**, 54 Executive vice president of Bankers Trust New York Corp.	1,200,000 - 7.7	1,300,000 +0.0
20	18	**Hugh L. McColl Jr.**, 54 Chairman of NCNB Corp.	1,200,000 +0.0	1,200,000 +184.0
25	8	**Willard C. Butcher**, 63 Chairman and CEO of Chase Manhattan Bank NA.	1,178,088 -19.2	1,458,088 +32.2
26	30	**J. Carter Bacot**, 57 Chairman and CEO of Bank of New York Co.	1,165,327[11] +13.2	1,029,235[1] +10.4
27	16	**John F. Ruffle**, 52 Vice chairman of J.P. Morgan & Co.	1,150,000 - 4.2	1,200,000 +51.3
27	22	**Thomas C. Theobald**, 52 Chairman of Continental Bank Corp.	1,150,000 +4.5	1,100,000 +69.2
27	34	**Douglas A. Warner 3d**[12], 43 President of J.P. Morgan & Co.	1,150,000 +15.0	1,000,000
30	-	**Paul Hazen**, 48 President of Wells Fargo & Co.	1,122,502 +18.8	945,000 +13.5
31	-	**Frank V. Cahouet**, 57 Chairman and CEO of Mellon Bank Corp.	1,119,545 +14.8	975,580[4] + 8.4%
32	10	**Walter V. Shipley**, 54 Chairman of Chemical Banking Corp. and President of Chemical Bank	1,119,500 -19.0	1,382,313[4] +87.4
33	-	**Victor J. Riley, Jr.**, 58 President and CEO of KeyCorp	1,100,935 +39.6	788,911 +10.3
34	-	**Thomas H. O'Brien**, 53 Chairman, president & CEO of PNC Financial Corp.	1,090,072 +17.8	925,373 +16.7
35	23	**Robert Van Buren**, 64 Chairman and CEO of Midlantic Corp.	1,080,000 - 1.2	1,092,760 +11.8
36	-	**John B. McCoy**, 46 Chairman of Bank One Corp.	1,076,109 + 8.0	996,549 +18.6
37	-	**J.J. Pinola**, 64 Chairman and CEO of First Interstate Bancorp.	1,069,040[4] +12.4	950,916[4] +17.6
38	31	**Edward A. Farley**[13], 65 Vice chairman of Manufacturers Hanover Corp. and Manufacturers Hanover Trust Co.	1,039,003[2] + 1.6	1,022,387[2] +148.9
39	27	**George F. Moody**, 59 Chairman of the executive committee of Security Pacific Corp.	1,030,400 - 0.9	1,040,000[4] +41.5
40	-	**Robert H. Smith**, 54 President, CEO, and chairman of Security Pacific National Bank	1,027,900 +14.9	894,800[4]
41	-	**Thomas S. Johnson**[14], 49 President of Manufacturers Hanover Corp. and Manufacturers Hanover Trust Co.	1,009,917 + 1.9	990,646
42	-	**Richard M. Kovacevich**, 46 President and COO of Norwest Corp.	1,009,294 + 1.5	994,180 + 2.5
		Dropping out of the club		
-	32	**Richard L. Thomas**, 59 President of First Chicago Corp.	986,580 - 3.1	1,018,153 +64.8
-	26	**Thomas G. Labrecque**, 51 President of Chase Manhattan Bank NA.	942,200 -11.7	1,067,600 +33.9
-	28	**Richard S. Braddock**, 48 President, Citicorp	876,583 -15.2	1,033,750 +95.2
-	28	**Lawrence M. Small**, 48 Vice chairman, Citicorp	876,583 -15.2	1,033,750 +95.2
-	34	**John T. Olde**[15], 46 Managing director of J.P. Morgan & Co.	N.A.	1,000,000
-	25	**Hans H. Angermueller**, 65 Vice chairman, Citicorp[16]	Retired	1,085,607 +92.1
-	18	**William L. Brown**, 68 Chairman of Bank of Boston Corp.[16]	Retired	1,200,000[4] +37.3
-	11	**Philip M. Hampton**, 57 Vice chairman of Bankers Trust New York Corp.[16]	Retired	1,350,000 +0.0

Remuneration includes total dollar amount of salary, bonus or incentive payments, profit sharing, and all other remuneration (such as insurance premiums, club membership fees, and tax service fees paid by the corporation for the executive), whether current or deferred, attributable to services rendered in 1989 and 1988, respectively. Percent changes are for remuneration from 1987 to 1988 and from 1988 to 1989. [1]Became vice chairman of the company and of Morgan Guaranty Trust Co. on Jan. 1, 1990. Previously, he was managing director of the bank from Feb. 1989 and executive vice president. [2]Includes dividends on stock received under long-term incentive plan. [3]Was chairman of the board during 1989. [4]Includes remuneration received under long-term incentive plan. [5]Became chairman on Jan. 1, 1990. [6]Became vice chairman on Jan. 1, 1990. Previously, he was treasurer. [7]Retired July 1, 1989. [8]Appointed president of the corporation and Bank America NT&SA on Feb. 5, 1990. [9]Does not include bonus for 1988 but includes bonus for 1987 that was paid in 1988. [10]Also received cash and common stock under long-term incentive plan: $58,391 in 1989 and $326,991 in 1988. [11]Became president of the company and of Morgan Guaranty Trust Co. on Jan. 1, 1990. Previously, he was managing director of the bank from Feb. 1989 and executive vice president. [12]Retired on Dec. 31, 1989. [13]Elected president on Dec. 19, 1989. Remuneration for 1989 consists of $484,917 received as president Chemical Banking Corp., a $500,000 payment in connection with the commencement of his employment at Manufacturers Hanover, and an estimated $25,000 in salary for the last two weeks of 1989 based on his base annual salary of $650,000 per year. [14]Title in 1988 was executive vice president. [15]Title in 1988 **N.A.**— not available.

Source: Banks' proxy and 10K statements

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Chase Retains ACH Mantle

Giant shatters transaction record, while others post impressive gains

By Jeffrey Kutler

Continuing its supremacy in the automated clearing house business, Chase Manhattan Bank in 1989 became the first to initiate more than 100 million transactions through that paperless payment system.

The *American Banker's* annual automated clearing house survey shows that New York-based Chase in 1989 originated 101.1 million debit and credit entries, or 12% of the 844 million ACH payments in the private sector.

Chase's volume equaled that of Nos. 2, 3, and 4 on the list combined, plus half that of No. 5. Several other banks made impressive gains last year, though without cutting into Chase's lead. Chase's 28% growth in 1989 exceeded the 26% for private-sector ACH activity as a whole, which includes direct payroll deposits and consumer and corporate bill payments.

"They are a real success story," said an executive at a competing bank in the Northeast. "They've made the ACH business their own, and the rest of us are left fighting for a limited piece of the pie."

"We like to think we are pretty successful in our markets, but every year our realistic goal has only been second place," conceded Carol Daniels, ACH product manager at Norwest Bank Minneapolis, which matched Chase's 28% growth last year.

Small Regional Is No. 1

Most notable among the other gainers was Marine Bank of Springfield, Ill. Its $1 billion in assets may be dwarfed by the nation's largest banks, but its commitment to the ACH business is not: Last year it vaulted past Norwest and Bank of America to rank second only to Chase in total originations.

"Chase had made the ACH business their own, and the rest of us are left fighting for a limited piece of the pie."

Marine Bank's 31.3 million items exceeded Bank of America's by 1.1 million and Norwest's by 2.4 million, and its 38% growth rate was the best in the top 10, except for NCNB Texas National Bank's 47%, which lifted the NCNB Corp. unit to No. 10 from No. 16 the year before.

Two other Texas banks – First City Bancorp.'s Houston affiliate and Texas Commerce Bank, the Houston outpost of Chemical Banking Corp. – doubled their clearing house volumes last year, in part due to consolidation of the operations of affiliates. Each now ranks among the 25 largest ACH originators, but below the top 50 according to deposit size.

They are among many banks that perform in the ACH business out of proportion to their size: No. 4 Norwest ranks 67th by deposits; No. 5 Northern Trust Co., Chicago, is 76th; No. 7 First National Bank of Atlanta is 57th. The Atlanta bank's ACH volume exceeds that of its First Wachovia Corp. sibling, Wachovia Bank & Trust Co., which is the 23d-largest bank.

The $150 million-asset Central National Bank of Waco, Tex., became the smallest institution to make the top 100 in the five years that the *American Banker* has been compiling the list. The Texas bank ranked 44th in 1989, with almost four million ACH items, as new management introduced practices they learned at larger banks where they previously worked.

A Start in Insurance

Even as banks of all sizes accelerated their promotions of payment services that were mired in slow growth until a few years ago, the flagship of Chase Manhattan Corp. kept the stranglehold on the top spot it has held since the formation of the national payment network in the mid-1970s.

As has been true since the beginning, the vast majority of Chase's items are debits such as insurance-premium payments. On an agreed-upon schedule, the bank automatically moves money from a policyholder's checking account to an insurer's account, eliminating the need for a paper check or draft.

The life insurance industry has been the source of most of the debit volume that brought other banks well up on the ACH-originations list –including Marine Bank, Norwest, and Central National of Waco – but Chase remains in a class by itself. □

Top Originators of ACH Payments

Rank 1989	Rank 1988*		Debit Transactions	Credit Transactions	Total Transactions	Annual Growth
1	1	Chase Manhattan Bank NA, New York	87,514,513	13,563,892	101,078,405	28%
2	4	Marine Bank of Springfield, Ill.	30,254,747	1,075,216	31,293,963	38
3	2	Bank of America NT&SA, San Francisco	13,622,673	16,605,890	30,228,563	17
4	3	Norwest Bank Minnesota NA, Minneapolis	24,171,126	4,806,909	28,976,035	28
5	5	Northern Trust Co., Chicago	6,230,905	13,044,943	19,275,848	22
6	6	Mellon Bank NA, Pittsburgh	6,432,545	9,835,409	16,267,954	6
7	8	First National Bank of Atlanta	2,773,524	11,791,221	14,564,745	41
8	9	Bank One Columbus NA, Ohio	9,565,033	3,501,898	13,066,931	34
9	7	First National Bank of Boston	3,218,366	7,642,117	10,860,483	4
10	16	NCNB Texas National Bank, Dallas	NA	NA	10,101,946	47
11	10	First Bank NA, Minneapolis	5,067,448	4,829,832	9,897,280	9
12	12	Harris Trust & Savings Bank, Chicago	6,318,417	3,558,152	9,876,569	29
13	14	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	5,983,789	3,261,900	9,245,689	22
14	13	Security Pacific National Bank, Los Angeles	3,717,876	5,022,415	8,740,291	15
15	15	Chemical Bank, New York	3,042,801	5,095,059	8,137,860	13
16	18	Connecticut National Bank, Hartford	3,612,571	4,369,910	7,982,481	21
17	11	M&I Marshall & Ilsley Bank, Milwaukee	NA	NA	7,421,945	(9)
18	23	Citibank NA, New York	NA	NA	7,400,000*	39
19	43	Texas Commerce Bank NA, Houston	NA	NA	7,232,460	118
20	26	National Bank of Detroit	2,666,835	4,355,176	7,022,011	44
21	20	Citizens & Southern National Bank, Atlanta	2,293,248	4,318,569	6,611,817	13
22	44	First City, Texas-Houston NA	NA	NA	6,597,624	100
23	17	Wells Fargo Bank NA, San Francisco	1,104,169	5,444,008	6,548,177	(1)
24	21	CoreStates Financial Corp., Philadelphia	NA	NA	6,544,153	18
25	28	Manufacturers Hanover Trust Co., New York	2,155,678	4,306,558	6,462,236	36
26	34	First National Bank of Omaha	5,354,540	1,077,540	6,432,080	60
27	27	First Union National Bank, Charlotte, N.C.	3,429,987	2,953,138	6,383,125	33
28	24	Shawmut Bank NA, Boston	1,378,839	4,868,248	6,247,087	19
29	30	First National Bank of Chicago	3,539,661	2,542,884	6,082,545	40
30	19	Trust Company Bank, Atlanta	4,443,848	1,543,032	5,986,880	0
31	25	Boatmen's First National Bank, Kansas City, Mo.	5,539,973	418,774	5,958,747	17
32	22	AmSouth Bank NA, Birmingham, Ala.	5,389,219	432,937	5,822,156	6
33	29	First National Bank of Maryland, Baltimore	1,989,000	3,807,000	5,776,000	30
34	32	First Interstate Bank of California, Los Angeles	2,242,270	3,321,954	5,564,224	37
35	31	National City Bank, Cleveland	3,410,850	1,883,497	5,294,347	24
36	38	Valley National Bank, Phoenix	NA	NA	5,169,287	32
37	35	Norwest Bank Des Moines NA	3,006,468	1,935,251	4,941,719	23
38	45	Continental Bank NA, Chicago	2,512,762	2,356,224	4,868,986	49
39	36	United Bank of Denver NA	2,215,317	2,593,076	4,808,393	22
40	39	Boatmen's National Bank, St. Louis	3,109,835	1,593,753	4,703,588	25
41	53	Citizens Fidelity Bank & Trust Co., Louisville	1,589,625	3,033,310	4,622,935	69
42	33	Ameritrust Co. NA, Cleveland	2,405,973	1,897,853	4,303,826	6
43	37	Connecticut Bank & Trust Co. NA, Hartford	2,431,135	1,814,549	4,245,684	8
44	-	Central National Bank, Waco, Tex.	NA	NA	3,904,872	-
45	47	NCNB National Bank of North Carolina, Charlotte	1,338,177	2,565,627	3,903,804	25
46	41	First Interstate Bank of Denver NA	2,729,045	1,162,843	3,891,889	11
47	42	Fifth Third Bank, Cincinnati	536,575	3,223,183	3,759,758	11
48	55	Banc One Texas NA, Dallas	NA	NA	3,704,772	39
49	59	Chase Lincoln First Bank NA, Rochester, N.Y.	419,442	3,186,176	3,605,618	53
50	49	United Jersey Bank, Hackensack	1,589,956	1,934,086	3,534,042	24
51	52	Sovran Bank NA, Richmond	987,709	2,333,474	3,321,183	20
52	60	First Wisconsin National Bank, Milwaukee	1,268,897	2,039,811	3,308,708	40
53	40	First Interstate Bank of Oklahoma, Oklahoma City	2,793,259	514,690	3,307,949	(10)
54	48	Commerce Bank of Kansas City NA	2,722,686	551,743	3,274,429	5
55	97	Deposit Guaranty National Bank, Jackson, Miss.	NA	NA	3,119,155	150
56	50	Riggs National Bank, Washington	256,000	2,818,000	3,074,000	84
57	50	Bank of New England NA, Boston	338,251	2,526,463	2,864,714	1
58	65	Pittsburgh National Bank	587,672	2,210,886	2,798,558	31
59	67	Bank of Hawaii, Honolulu	1,085,205	1,709,068	2,794,273	34
60	68	Seattle-First National Bank	1,631,963	1,144,705	2,776,668	37
61	58	Bank One Dayton NA, Ohio	459,808	2,264,002	2,723,810	15
62	54	Norwest Bank Nebraska NA, Omaha	2,364,792	324,594	2,689,386	0
63	56	Union Bank, San Francisco	1,601,945	1,045,624	2,647,569	3
64	46	First Interstate Bank of Arizona NA, Phoenix	NA	NA	2,619,205	(19)
65	62	Society National Bank, Cleveland	836,409	1,714,592	2,551,001	14
66	66	INB National Bank, Indianapolis	1,469,178	1,017,444	2,486,622	73
67	57	First Security Bank of Utah NA, Salt Lake City	1,432,473	1,053,274	2,485,747	2
68	63	Mercantile Bank NA, Clayton, Mo.	2,058,726	411,258	2,469,984	11
69	61	Bank South NA, Atlanta	1,433,369	995,554	2,428,922	7
70	-	Citibank (Delaware), New Castle	NA	NA	2,402,187	-
71	72	NCNB National Bank of Florida, Tampa	623,953	1,675,150	2,299,103	32
72	93	First American National Bank, Nashville	1,131,980	1,122,715	2,254,695	70
73	69	First Tennessee Bank NA, Memphis	NA	NA	2,236,409	65
74	76	Huntington National Bank, Columbus, Ohio	1,039,849	1,172,549	2,212,398	36
75	89	First National Bank of Louisville	1,205,099	973,420	2,178,519	11
76	60	Southeast Bank NA, Miami	1,240,225	891,564	2,131,789	2
77	64	Bankers Trust Co., New York	NA	NA	2,100,000	0
78	79	Star Bank NA, Cincinnati	1,254,415	823,564	2,077,979	31
79	71	Security Pacific Bank Washington, Seattle	375,551	1,665,512	2,041,063	15
80	88	State Street Bank & Trust Co., Boston	1,016,881	987,587	2,004,468	43
81	78	Citizens & Southern National Bank, Charleston, S.C.	NA	NA	1,968,936	24
82	77	First Interstate Bank of Oregon NA, Portland	342,813	1,570,731	1,913,544	19
83	90	Crestar Bank, Richmond	616,517	1,261,768	1,878,285	39
84	83	Liberty National Bank & Trust Co., Louisville	744,000	1,116,000	1,860,000	25
85	-	Signet Bank/Maryland	1,544,000	295,000	1,839,000	-
86	74	Maryland National Bank, Baltimore	587,000	1,248,000	1,835,000	6
87	85	Boston Safe Deposit & Trust Co.	34,022	1,795,839	1,829,861	24
88	73	United States National Bank, Portland, Ore.	1,102,192	714,607	1,816,799	4
89	81	United Missouri Bank of Kansas City NA	1,066,444	672,615	1,739,059	13
90	84	Western Bank, Sioux Falls, S.D.	1,680,938	37,715	1,718,653	33
91	96	American Security Bank NA, Washington	896,000	763,000	1,659,000	29
92	104	First Fidelity Bank NA, Newark, N.J.	314,276	1,283,160	1,597,436	46
93	92	Commonwealth National Bank, Harrisburg, Pa.	NA	NA	1,580,370	6
94	87	First Pennsylvania Bank NA, Philadelphia	NA	NA	1,578,380	11
95	-	Michigan National Bank, Farmington Hills	508,615	1,066,806	1,573,420	-
96	98	Union National Bank, Little Rock, Ark.	648,617	886,810	1,535,427	23
97	107	Security Pacific Bank Arizona, Phoenix	NA	NA	1,508,696	44
98	70	BancOhio National Bank, Columbus	316,123	1,154,286	1,470,389	(19)
99	99	Sun Bank NA, Orlando	171,082	1,252,964	1,424,046	15
100	-	FirsTier Bank NA, Omaha	776,380	622,522	1,398,945	-

*Most data obtained from regional automated clearing houses. Some were confirmed by, or obtained directly from, the originating banks.

*Estimate. Citibank was the largest of several New York banks for which exact numbers were unavailable.

NA-Not available

Who's Tops in Market Value?

Pound for pound, investors rank Synovus Financial the most valuable banking company in the U.S.

By Kelley Holland

There are bigger banks. And there are banks with larger market capitalizations. But in the eyes of investors, Synovus Financial Corp. is, pound for pound, the most valuable banking company in the nation.

When market value – a source of bragging rights among bankers – is compared with asset size, Synovus, which has just $2.6 billion in assets, was far and away the nation's leader at the end of the first quarter.

Eye-Catching Numbers

Shares of the Columbus, Ga., banking company were worth $632 million on March 31, according to data supplied by SNL Securities, Hoboken, N.J. That was good enough for 59th place among the 100 banks with the largest market capitalization.

But Synovus' market value was equal to a whopping 24.3% of its assets. In effect, investors were valuing each dollar of the bank's assets at about 24 cents.

By contrast, New York-based Citicorp, tops overall with a market value of $7.5 billion, had a market-value-to-assets ratio of 3.2%. J.P. Morgan, New York, in second place with a market value of $6.7 billion, had a ratio of 7.4%.

Among institutions with more than $10 billion in assets, Banc One Corp., Columbus, Ohio, had the highest market value as a percentage of assets, 15.1%.

Synovus' strength reflects its emphasis on nontraditional lines of business, at a time of pervasive worries about loan quality. The company, a major credit card processor, announced during the first quarter that it would be handling the processing for AT&T's Universal card.

"Market capitalization is a very basic barometer of how strong banks are."

"There are businesses considered by the market to be better than the banking business, and Synovus is in one of them," said John J. Mason of Interstate/Johnson Lane, Atlanta. "The credit card processing business is vastly more attractive to investors than the banking business – no question about it."

A Measure of Strength

A bank's market capitalization is the price of its stock multiplied by the number of shares outstanding.

It represents the market's assessment of the bank's value and its ability to make acquisitions. The greater a bank's market value, the stronger an acquirer it can be and the more easily it can resist unwanted takeovers.

Because of a deep slump eroding share values, the 100 banks with the largest market capitalizations on average lost 9.3% of their value during the quarter, although many have since regained strength in the recent rally.

Total market capitalization of the 100 institutions dropped to $129.2 billion from $142.5 billion at year's end.

The two biggest gains were posted by Society Corp., Cleveland, up 42.8%, and CoreStates Financial Corp., Philadelphia, up 26.5%. Both completed major acquisitions during the quarter. Synovus' market value grew 21.2% during the period.

Other Side of Coin

In contrast to those gains were dramatic declines for troubled banks such as Midlantic Corp., Edison, N.J., whose market capitalization declined by 47.6% from yearend, and Bank of New England, Boston, which lost 49.3% of its market capitalization.

Healthier banks also suffered. Citicorp's market value was off 19.7% from yearend 1989, while J.P. Morgan's value dropped 17.0%.

"Market capitalization is a very basic barometer of how strong our banks are," said Nancy Bush, a first vice president at Dean Witter Reynolds, New York. "The credibility they command in the market is a reflection of the stability of our banking system, and it's low right now."

Apart from companies closing acquisitions, many of the banks that posted increases in market value during the quarter focus, as Synovus does, on nontraditional lines of business. For example, Wilmington Trust Co., Del., another major credit card processor, grew 4.2%. □

Top 100 Banking Companies in Market Capitalization

Listed in order of the market value of their common stock on March 31, 1990 (dollar amounts in millions)

Rank 3/90		Mar. Cap. 3/31/90	Assets 3/31/90	Change 12/89	Ratio Mar. Cap/Assets
1	Citicorp, New York	7,528	233,100	-19.72	3.2
2	J.P. Morgan & Co. Inc., New York	6,711	90,771	-16.99	7.4
3	BankAmerica Corp., San Francisco	5,951	101,067	5.78	5.9
4	Security Pacific Corp., Los Angeles	4,483	86,453	-4.71	5.2
5	Banc One Corp., Columbus, Ohio	4,105	27,245	3.16	15.1
6	NCNB Corp., Charlotte, N.C.	3,934	63,683	-15.97	6.2
7	PNC Financial Corp., Pittsburgh	3,753	46,619	-3.82	8.1
8	Wells Fargo & Co., San Francisco	3,549	50,170	-6.27	7.1
9	Chase Manhattan Corp., New York	3,479	106,517	-11.16	3.3
10	Bankers Trust New York Corp.	3,039	59,267	-9.62	5.1
11	First Wachovia Corp., Winston-Salem, N.C.	2,754	23,862	2.92	11.5
12	SunTrust Banks Inc., Atlanta	2,697	30,914	7.91	8.7
13	Fleet/Norstar Financial Group Inc., Providence, R.I.	2,387	36,524	-16.10	6.5
14	Bank of New York Co. Inc.	2,333	47,847	-14.63	4.9
15	Manufacturers Hanover Corp., New York	2,289	59,713	-1.18	3.8
16	NBD Bancorp Inc., Detroit	2,233	25,733	3.05	8.7
17	CoreStates Financial Corp., Philadelphia	2,126	22,239	26.47	9.6
18	Sovran Financial Corp., Norfolk, Va.	2,091	25,371	-8.01	8.2
19	National City Corp., Cleveland	2,088	22,857	-11.98	9.1
20	Chemical Banking Corp., New York	2,048	74,150	-16.11	2.8
21	First Interstate Bancorp, Los Angeles	2,039	57,419	-0.20	3.6
22	First Chicago Corp.	1,984	49,992	-18.15	4.0
23	First Union Corp., Charlotte, N.C.	1,916	39,084	-13.33	4.9
24	Barnett Banks Inc., Jacksonville, Fla.	1,879	29,321	-17.58	6.4
25	Norwest Corp., Minneapolis	1,859	24,681	-11.65	7.5
26	Citizens and Southern Corp., Atlanta	1,639	24,117	-10.39	6.8
27	MNC Financial Inc., Baltimore	1,569	25,412	13.46	6.2
28	Republic New York Corp.	1,401	26,161	-9.78	5.4
29	U.S. Bancorp, Portland, Ore.	1,376	17,225	-11.28	8.0
30	State Street Boston Corp.	1,359	10,376	-3.92	13.1
31	Fifth Third Bancorp, Cincinnati	1,332	7,036	-8.01	18.9
32	First Fidelity Bancorp., Newark, N.J.	1,197	30,212	-12.02	4.0
33	Mellon Bank Corp., Pittsburgh	1,131	30,765	-8.29	3.7
34	Boatmen's Bancshares Inc., St. Louis	1,066	14,864	-3.87	7.2
35	Northern Trust Corp., Chicago	1,066	11,853	-0.61	9.0
36	Society Corp., Cleveland	1,059	15,445	-42.75	6.9
37	Bank of Boston Corp.	1,044	37,267	-22.87	2.8
38	Shawmut National Corp., Hartford, Conn.	1,043	24,904	-29.57	4.2
39	KeyCorp, Albany, N.Y.	1,014	15,454	-8.08	5.6
40	Huntington Bancshares Inc., Columbus, Ohio	915	11,592	-10.68	7.9
41	First Bank System Inc., Minneapolis	851	20,249	-19.17	4.2
42	Crestar Financial Corp., Richmond	838	11,419	-5.92	7.3
43	Continental Bank Corp., Chicago	827	29,026	-16.29	2.8
44	First of America Bank Corp., Kalamazoo, Mich.	777	12,657	-6.91	6.1
45	Comerica Inc., Detroit	771	11,961	-2.88	6.4
46	Union Bank, Los Angeles	770	16,107	-4.24	4.8
47	Manufacturers National Corp., Detroit	733	10,562	-6.90	6.9
48	Bancorp Hawaii Inc., Honolulu	728	8,572	-10.66	8.5
49	City National Corp., Beverly Hills	723	4,583	-1.90	15.8
50	Marshall & Ilsley Corp., Milwaukee	723	7,021	-1.44	10.3
51	UJB Financial Corp., Princeton, N.J.	720	12,087	-13.48	6.0
52	Dominion Bankshares Corp., Roanoke	718	10,170	0.10	7.1
53	Ameritrust Corp., Cleveland	710	10,772	-23.99	6.6
54	Meridian Bancorp Inc., Reading, Pa.	682	11,638	-12.14	5.9
55	Old Kent Financial Corp., Grand Rapids	681	8,034	-3.97	8.5
56	Wilmington Trust Co., Del.	680	3,562	4.19	19.1
57	Firstar Corp., Milwaukee	665	8,396	-8.32	7.9
58	Signet Banking Corp., Richmond	660	12,268	-23.00	5.4
59	Synovus Financial Corp., Columbus, Ga.	632	2,601	21.17	24.3
60	Midlantic Corp., Edison, N.J.	629	23,700	-47.62	2.7
61	Mercantile Bankshares Corp., Baltimore	626	4,159	3.39	15.1
62	First City Bancorp. of Texas, Houston	623	13,656	-6.96	4.6
63	Integra Financial Corp., Pittsburgh	609	6,941	-1.93	8.8
64	First Hawaiian Inc., Honolulu	599	5,394	-11.88	11.1
65	First Virginia Banks Inc., Falls Church	589	5,107	-6.94	11.5
66	Michigan National Corp., Farmington Hills	577	11,551	-22.73	5.0
67	Star Banc Corp., Cincinnati	553	5,954	-13.05	9.3
68	Southtrust Corp., Birmingham, Ala.	543	7,871	-11.97	6.9
69	AmSouth BanCorp., Birmingham, Ala.	533	8,540	-7.03	6.2
70	First Alabama Bancshares Inc., Montgomery	513	5,310	-10.61	9.7
71	Fourth Financial Corp., Wichita, Kan.	485	3,335	9.09	14.5
72	INB Financial Corp., Indianapolis	482	5,939	-5.20	8.1
73	Southeast Banking Corp., Miami	479	17,111	-25.45	2.8
74	Commerce Bancshares Inc., Kansas City, Mo.	463	5,765	-4.28	8.0
75	Hibernia Corp., New Orleans, La.	454	7,211	-24.10	6.3
76	South Carolina National Corp., Columbia	450	6,297	-5.47	7.1
77	First Security Corp., Salt Lake City	445	6,250	13.05	7.1
78	Central Fidelity Banks Inc., Richmond	436	5,273	-8.41	8.2
79	First Empire State Corp., Buffalo, N.Y.	433	6,526	-3.67	6.6
80	Mercantile Bancorp. Inc., St. Louis	433	6,862	2.97	6.3
81	First American Corp., Nashville, Tenn.	408	7,210	-14.95	5.7
82	Doughlin Deposit Corp., Harrisburg, Pa.	406	3,322	-0.79	12.2
83	Banco Popular de Puerto Rico, San Juan	396	5,823	-8.04	6.8
84	BB&T Financial Corp., Wilson, N.C.	393	4,709	1.25	8.3
85	First Tennessee National Corp., Memphis	383	6,581	-3.48	5.8
86	First Florida Banks Inc., Tampa	379	5,559	-16.34	6.8
87	United Missouri Bancshares Inc., Kansas City	376	3,762	-0.83	10.0
88	Bank South Corp., Atlanta	376	5,371	-7.26	7.0
89	Puget Sound Bancorp, Tacoma, Wash.	347	4,333	-10.23	8.0
90	Merchants National Corp., Indianapolis	338	5,527	-20.00	6.1
91	Bank of New England Corp., Boston	330	24,899	-49.30	1.3
92	Summit Bancorp., Summit, N.J.	327	3,799	-2.93	8.6
93	U.S. Trust Corp., New York	326	2,532	-8.52	12.9
94	First Bancorp. of Ohio, Akron	320	3,282	-10.17	9.8
95	Citizens Bancorp, Laurel, Md.	312	2,396	1.78	13.0
96	Valley National Bancorp, Clifton, N.J.	311	1,818	-0.94	17.1
97	Liberty National Bancorp Inc., Louisville, Ky.	306	3,468	0.58	8.8
98	United Banks of Colorado Inc., Denver	300	5,878	-1.87	5.1
99	Valley Capital Corp., Las Vegas	299	3,034	-16.63	9.8
100	Key Centurion Bancshares Inc., Charleston, West Va.	296	2,346	5.49	12.6

Data source: **SNL Securities**, Charlottesville, Va. **Description of the table:** A listing of 100 banking companies with the largest market capitalization. **Mar. Cap.** is market capitalization. It is computed by multiplying the number of common shares outstanding at the bank on March 30, 1990 by the closing market price of the bank's stock on March 30, the last trading day of the quarter. **Assets:** the total assets of the banking company on March 31, 1990. **Change 12/89:** Percentage change in market capitalization from yearend 1989 to March 31, 1990. **Ratio Mar. Cap/Assets:** a market capitalization on March 31 expressed as a percentage of total assets on March 31.

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Largest Companies in Market Capitalization

Banks in order of the market value of their common stock on December 31, 1989 (dollar amounts in millions)

Rank 12/89		Mar. Cap. 12/31/89	Assets 12/31/89	Change 12/88
1	Citicorp, New York	9,377	230,643	13.6
2	J.P. Morgan & Co., Inc., New York	8,084	88,964	27.9
3	BankAmerica Corp., San Francisco	5,626	98,764	72.0
4	Security Pacific Corp., Los Angeles	4,704	83,943	15.9
5	NCNB Corp., Charlotte, N.C.	4,682	66,191	99.0
6	Banc One Corp. Columbus, Ohio	4,238	26,552	47.4
7	Chase Manhattan Corp., New York	3,916	107,389	58.9
8	PNC Financial Corp, Pittsburgh	3,902	45,661	6.6
9	Wells Fargo & Co., San Francisco	3,784	48,737	19.3
10	Bankers Trust New York Corp.	3,362	55,658	18.4
11	SunTrust Banks, Inc., Atlanta	2,926	31,044	14.2
12	Fleet/Norstar Financial Group, Inc., Providence, R.I.	2,852	33,441	4.1
13	First Wachovia Corp., Winston-Salem, N.C.	2,837	24,050	37.8
14	Bank of New York Company, Inc.	2,733	48,856	16.7
15	Chemical Banking Corp., New York	2,441	71,513	20.0
16	First Chicago Corp.	2,424	47,907	31.3
17	National City Corp., Cleveland	2,373	22,972	19.3
18	Manufacturers Hanover Corp., New York	2,317	60,500	59.7
19	NBD Bancorp, Inc., Detroit	2,303	25,771	29.2
20	Sovran Financial Corp., Norfolk, Va.	2,274	25,442	13.0
21	Barnett Banks, Inc., Jacksonville, Fla.	2,270	29,007	11.2
22	First Union Corp., Charlotte, N.C.	2,217	32,131	(6.6)
23	Norwest Corp., Minneapolis	2,104	24,335	47.4
24	First Interstate Bancorp, Los Angeles	2,043	59,051	(0.8)
25	Citizens and Southern Corp., Atlanta	1,829	23,313	20.0
26	CoreStates Financial Corp, Philadelphia	1,596	16,849	0.1
27	Republic New York Corp.	1,553	25,467	20.5
28	U.S. Bancorp, Portland, Ore.	1,551	16,975	64.0
29	Shawmut National Corp., Hartford, Conn.	1,481	28,145	(16.0)
30	Fifth Third Bancorp, Cincinnati	1,448	7,143	46.7
31	State Street Boston Corp., Boston	1,412	9,983	48.0
32	MNC Financial, Inc., Baltimore	1,383	19,672	4.7
33	First Fidelity Bancorp., Newark, N.J.	1,360	30,727	(12.3)
34	Bank of Boston Corp.	1,353	39,178	(17.5)
35	Midlantic Corp., Edison, N.J.	1,200	23,686	(17.2)
36	Boatmen's Bancshares, Inc., St. Louis	1,109	14,542	6.4
37	KeyCorp, Albany, N.Y.	1,103	15,461	33.4
38	Northern Trust Corp., Chicago	1,073	10,938	59.6
39	First Bank System, Inc., Minneapolis	1,052	20,820	(18.6)
40	Mellon Bank Corp., Pittsburgh	1,044	31,467	13.2
41	Huntington Bancshares Inc., Columbus, Ohio	1,024	11,680	56.7
42	Continental Bank Corp., Chicago	988	29,549	17.0
43	Ameritrust Corp., Cleveland	934	11,233	20.5
44	Crestar Financial Corp., Richmond	880	11,361	23.8
45	Signet Banking Corp., Richmond	855[1]	12,476	8.4
46	First of America Bank Corp., Kalamazoo, Mich.	835	12,793	53.6
47	UJB Financial Corp., Princeton, N.J.	832	12,172	(7.8)
48	Bancorp Hawaii, Inc., Honolulu	815	8,317	45.5
49	Comerica Inc., Detroit	794	12,149	10.5
50	Manufacturers National Corp., Detroit	787	10,305	17.3
51	Marshall & Ilsley Corp., Milwaukee	770	7,151	29.3
52	Michigan National Corp., Farmington Hills, Mich.	747	11,480	10.6
53	Meridian Bancorp, Inc., Reading, Pa.	742	11,925	3.2
54	Society Corp., Cleveland	742	10,903	0.6
55	Union Bank, Los Angeles	739	15,376	(4.9)
56	City National Corp., Beverly Hills, Calif.	737	4,699	25.1
57	Firstar Corp., Milwaukee	725	8,608	28.0
58	Dominion Bankshares Corp., Roanoke	717	10,120	15.1
59	Old Kent Financial Corp., Grand Rapids, Mich.	709	8,127	23.2
60	First Hawaiian, Inc. Honolulu	679	5,080	66.9
61	First City Bancorp. of Texas, Houston	669	14,081	95.4
62	Wilmington Trust Co., Wilmington, Del.	653	3,703	37.1
63	Mercantile Bankshares Corp., Baltimore	650	4,018	41.5
64	Bank of New England Corp., Boston	649[1]	31,471[2]	(57.4)
65	Southeast Banking Corp., Miami	643	16,525	(5.4)
66	Star Banc Corp., Cincinnati	636	5,949	17.2
67	First Virginia Banks, Inc., Falls Church	631[1]	5,120	21.3
68	Integra Financial Corp., Pittsburgh	620	6,768	NA
69	Southtrust Corp., Birmingham, Ala.	617	7,763	17.6
70	First Pennsylvania Corp., Philadelphia	613[1]	6,605[2]	28.9
71	Hibernia Corp., New Orleans, La.	598	6,699	29.8
72	AmSouth BanCorp., Birmingham, Ala.	578[1]	8,563	4.8
73	First Alabama Bancshares, Inc., Montgomery	573	5,550	12.9
74	Synovus Financial Corp., Columbus, Ga.	522	2,410	41.4
75	INB Financial Corp., Indianapolis	508	6,015	3.3
76	Commerce Bancshares, Inc., Kansas City, Mo.	484	5,829	19.5
77	First American Corp., Nashville, Tenn.	479	7,058	(5.9)
78	South Carolina National Corp., Columbia	476	6,216	(6.3)
79	BayBanks, Inc., Boston	475	9,913	(31.1)
80	Central Fidelity Banks, Inc., Richmond	474[1]	5,335	8.9
81	First Florida Banks, Inc., Tampa	453	5,566	5.8
82	First Empire State Corp., Buffalo, N.Y.	449	6,234	22.5
83	Fourth Financial Corp., Wichita, Kan.	444	3,182	45.4
84	Northeast Bancorp, Inc., New Haven, Conn.	433	3,484	(6.9)
85	Banco Popular de Puerto Rico, San Juan	431	5,923	21.4
86	Merchants National Corp., Indianapolis	423	5,577	9.7
87	Mercantile Bancorp., Inc., St. Louis	420	6,942	2.6
88	Dauphin Deposit Corp., Harrisburg, Pa.	409	3,259	4.4
89	Bank South Corp., Atlanta	405	5,135	20.2
90	First Security Corp., Salt Lake City	404	5,795	33.1
91	First Tennessee National Corp., Memphis	396	6,398	2.3
92	BB&T Financial Corp., Wilson, N.C.	388	4,808	20.1
93	Puget Sound Bancorp, Tacoma, Wash.	386	4,294	28.4
94	United Missouri Bancshares, Inc., Kansas City	379	4,038	8.8
95	Valley Capital Corp., Las Vegas, Nev.	358	3,089	51.5
96	First Bancorp. of Ohio, Akron	357	3,334	17.8
97	U.S. Trust Corp., New York	349	2,526	(5.1)
98	Summit Bancorp., Summit, N.J.	337	3,865	(13.8)
99	National Community Banks, Inc., Rutherford, N.J.	334	4,023	(11.4)
100	Valley National Bancorp, Clifton, N.J.	314	1,823	(6.8)

Data source: **SNL Securities**, Charlottesville, Va. **Description of the table:** A listing of 100 banking companies with the largest market capitalization. **Mar. Cap.** is market capitalization. It is computed by multiplying the number of common shares outstanding at the bank at yearend 1989 (unless other wise noted) by the closing market price of the bank's stock on Dec. 29, 1989, the last trading day of the year. **Assets:** the total assets of the banking company on Dec. 31, 1989, unless otherwise noted. **Change 12/88:** Percentage change in market capitalization from yearend 1988 to yearend 1989, unless otherwise noted. (*)— Market capitalization is based on the number of shares outstanding on 9/30/89. (**)— Assets are as of 9/30/89.

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Trust Arena Gains In Stature

Consolidation helps big institutions succeed in attempt to wring out profits from sector

By Richard Layne

Growth in large U.S. banks' trust income and assets bounced back last year after sputtering in 1988, indicating that the leading institutions are succeeding in their search for profits from the once sleepy function.

The 1989 increases – 12.4% in income and 19.3% in discretionary assets at the 100 largest trust banks – marked a return to the growth rates of the mid-1980s, according to the *American Banker*'s annual trust survey. The industry recovered from 1988 growth rates of about 4% for both assets and income that occurred in the aftermath of the 1987 stock market crash.

Effects of Consolidation

Growth in the market value of trust assets was 30% or more at some of the top banks, reflecting a shakeout similar to that in other banking businesses such as credit cards and mortgage servicing.

According to the *American Banker* trust ranking, Bankers Trust New York Corp., the perennial leader in discretionary trust assets, remained on top, with a 29% increase to $104 billion on Dec. 31.

New York-based Citicorp displaced J.P. Morgan & Co., New York, as the leader in total trust income, jumping 6% to $477 million, while Morgan declined 2% to $446 million.

The Bank of New York Co. and NCNB Corp., Charlotte, N.C., made big gains in the top 100 rankings in terms of both assets and income as they consolidated the activities of acquired banks.

At many of the largest banks, trust income is increasing as a percentage of total operating income. Meanwhile, they find themselves in an increasingly competitive market, particularly in personal trust, in which their investment management must outperform brokerage companies and insurance companies.

"Either you are in [the trust banking area] in a big way, or you are just another player."

Some Becoming Selective

Price slashing and consolidation are causing the big to get bigger, and some banks are becoming selective by exiting some aspects of corporate trust and personal trust.

Citicorp rose to the top spot in trust income – it was seventh in assets with $45.7 billion – even though it dropped two trust businesses two years ago.

One of the beneficiaries of consolidation is Bankers Trust, which has acquired significant trust businesses in the past three years from Bank of California, San Francisco; European American Bank, New York; and Wells Fargo & Co., San Francisco.

Last year, Bankers Trust became the first bank to surpass $100 billion in the market value of discretionary assets.

"We are getting requests for proposals to acquire other businesses," said B.J. Kingdon, senior vice president at Bankers Trust. "Some of the players in this field are looking to drop out. Either you are in it in a big way or you are just another player."

"We expect that consolidation will continue, as it will in all areas of U.S. banking," said John S. Sutfin, executive vice president of Northern Trust, Chicago, which ranked ninth in assets and eighth in income.

Top Tier Dominate

Bankers and industry observers say there is room for competition on a regional level, but not on the national and international level where the top tier of banks dominate and where the required investment in technology is enormous.

Seven of this year's top 10 trust providers earned a higher percentage of their income from trust fees in 1989 than in 1985, according the *American Banker* statistics. That growth is evidence that trust departments are meeting bankers' expectations in generating fees to offset the dwindling returns from commercial lending.

"We are seeing the resurgence of a business that in the darling days of commercial lending was yesterday's act," said Robert M. Boyles, executive vice president at Mellon Bank Corp., Pittsburgh, another of the top 10 trust banks. □

Top 100 Firms in Discretionary Trust Assets

Banks and non-deposit trust companies ranked in order of 1989 market value of assets under management

Rank 1989		Market Value of Discretionary Assets 1989	1988	Rank 1988	Gain in Rank	Trust Inc. Rank 1989	Asset Rank 1989
1	Bankers Trust New York Corp. (M)	104,300,000,000	80,800,000,000	1		3	10
2	J.P. Morgan & Co., Inc., New York (M)	82,200,000,000	69,400,000,000	2		2	4
3	Wells Fargo & Co., San Francisco (O)	80,040,628,000	67,454,107,000	3		11	12
4	Mellon Bank Corp., Pittsburgh (M)	67,539,000,000	58,169,000,000†	4		7	18
5	State Street Boston Corp. (O)	55,948,011,000	36,400,000,000	8	+3	6	60
6	PNC Financial Corp., Pittsburgh (M)	51,807,616,000	41,177,000,000	5		10	14
7	Citicorp, New York (M)	45,666,919,000	39,773,277,000	7		1	1
8	Chase Manhattan Corp., New York (M)	40,540,000,000	39,324,000,000	6		4	2
9	Northern Trust Corp., Chicago (M)	35,501,547,986	28,959,909,000	10	+1	8	55
10	Bank of New York Co., Inc. (M,a)	33,814,653,000	15,007,900,000	23	+ 13	5	11
11	Chemical Banking Corp., New York (M)	33,601,989,000	29,966,808,000	9		9	6
12	Capital Guardian Trust Co., Los Angeles (T)	27,426,513,000	20,308,137,000†	13‡	+1	36	
13	Boatmen's Bancshares Inc., St. Louis, Mo. (M)	25,238,388,000	22,573,529,000	12		23	42
14	First Chicago Corp. (M)	23,691,000,000	27,354,497,000	11		15	13
15	NCNB Corp., Charlotte, N.C. (M,b)	23,300,000,000	7,886,614,000	43	+ 28	14	7
16	SunTrust Banks, Inc., Atlanta (M)	23,290,290,000	19,875,796,000	15		16	19
17	Wilmington Trust Co., Del. (B)	23,278,536,000	20,021,151,000	14		44	
18	Security Pacific Corp., Los Angeles (M)	23,135,725,000	19,115,817,000	16		12	5
19	First Interstate Bancorp., Los Angeles (M)	22,452,230,000	20,176,728,000	13		19	9
20	Fiduciary Trust International, New York (B)	18,766,578,000	16,708,322,000	19		40	
21	National City Corp., Cleveland (M)	18,703,823,000	16,137,257,000	22	+2	25	34
22	Harris Bankcorp., Inc., Chicago (M)	18,629,244,000	17,842,804,000	17		21	46
23	U.S. Trust Corp., New York (O)	18,020,629,000	17,054,000,000	18		13	145
24	Manufacturers National Corp., Detroit (M)	16,321,696,000	14,882,506,000	24	+1	47	58
25	Boston Safe Deposit & Trust Co. (B)	14,504,407,000	4,286,691,000	60	+ 36	32	
26	Ameritrust Corp., Cleveland (M,c)	14,300,000,000	12,330,892,000	28	+3	30	54
27	NBD Bancorp., Inc., Detroit (M)	13,738,673,000	12,578,728,000	27		28	27
28	First Bank System, Minneapolis (M)	13,104,527,000	14,386,000,000	25		24	36
29	Bank of New England Corp., Boston (M)	12,897,718,000	12,198,889,000	29		20	21
30	Continental Bank Corp., Chicago (O)	12,448,888,000	11,797,009,000	31	+1	33	22
31	Shawmut National Corp., Hartford, Conn. (M)	12,318,685,000	11,501,591,000	32	+1	22	24
32	Banc One Corp., Columbus, Ohio (M)	11,850,002,000	10,728,126,000	33	+1	27	26
33	First Fidelity Bancorporation, Lawrenceville, N.J. (M)	11,700,000,000	11,801,468,000	30		29	20
34	Manufacturers Hanover Corp., New York (M)	11,501,700,000	7,987,276,000	41	+7	18	8
35	Fidelity Management Trust Co., Boston (T)	11,176,000,000				43	
36	Bank of Boston Corp. (M)	10,982,000,000	13,734,700,000	26		17	15
37	First Wachovia Corp., Winston-Salem, N.C. (M)	10,583,182,000	9,313,716,000	35		26	31
38	First Pennsylvania Corp., Philadelphia (O,d)	10,567,884,000	9,091,828,000	37		56	77
39	CoreStates Financial Corp., Philadelphia (M,d)	10,359,587,000	9,345,111,000	34		51	39
40	Fleet/Norstar Financial Group, Inc., Providence, R.I. (M)	10,352,018,000	9,234,322,000	36		34	16
41	Norwest Corp., Minneapolis (M)	9,139,900,000	7,846,300,000	44	+3	31	30
42	Sovran Financial Corp., Norfolk, Va. (M)	9,047,999,000	8,350,450,000	38		39	29
43	Mercantile Bancorp., Inc., St. Louis, Mo. (M)	8,891,761,000	8,117,078,000	39		61	74
44	MNC Financial, Inc., Baltimore (M,e,f)	8,637,000,000	7,264,820,000	46	+2	50	37
45	First Union Corp., Charlotte, N.C. (M,g)	8,214,158,000	7,078,327,000	47	+2	37	17
46	Citizens & Southern Corp., Atlanta (M)	8,150,613,000	7,659,145,000	45		41	33
47	Firstar Corp., Milwaukee (M)	7,378,473,000	6,091,192,000	51	+4	42	62
48	BankAmerica Corp., San Francisco (M)	7,263,775,000	6,953,117,000	48		35	3
49	Trust Services of America, Inc., Los Angeles (T)	7,242,000,000	6,162,000,000	50	+1	63	
50	Mercantile Bankshares Corp., Baltimore (M)	7,201,921,000	N.A.			64	105
51	Midlantic Corp., Edison, N.J. (M)	6,925,954,000	5,502,042,000	52	+1	48	32
52	Bessemer Group, Inc., Woodbridge, N.J. (M,h)	6,886,736,000				45	
53	MCorp, Dallas (M,i)	6,863,398,835	7,967,797,924	42		38	134
54	Crestar Financial Corp., Richmond (M)	6,841,076,000	6,194,043,000	49		54	53
55	Comerica Inc., Detroit (M)	6,070,473,000	5,473,040,000	53		53	48
56	Fifth Third Bancorp., Cincinnati (M)	5,761,000,000	4,365,428,000†	59	+3	65	72
57	Marine Midland Banks, Inc., Buffalo, N.Y. (M)	5,536,906,000	4,734,045,000†	58‡	+1	49	25
58	Society Corp., Cleveland (M,j)	5,514,710,000	4,922,880,000	55		55	56
59	Trustcorp, Inc., Toledo, Ohio (M,j)	5,431,527,000	4,855,487,000	56		79	91
60	Glenmede Trust Co., Philadelphia (T)	5,400,000,000	3,910,988,645	64	+4	90	
61	INB Financial Corp., Indianapolis (M)	5,312,193,000	5,007,266,000	54		81	82
62	United Missouri Bancshares Inc., Kansas City (M)	5,152,052,000	4,492,175,000	58		69	103
63	BanCal Tri-State Corp., San Francisco (O)	5,089,199,000	3,786,645,000	65	+2	46	66
64	First of America Bank Corp., Kalamazoo, Mich. (M)	4,972,640,000	3,133,415,000	70	+6	52	44
65	Old Kent Financial Corp., Grand Rapids, Mich. (M)	4,931,350,000	4,305,697,000†	60‡		62	65
66	United Banks of Colorado, Denver (M)	4,849,714,000	4,011,929,000	62		70	81
67	Barnett Banks, Inc., Jacksonville, Fla. (M)	4,779,084,000	3,920,583,000	63		57	23
68	Meridian Bancorp, Inc., Reading, Pa. (M)	4,582,000,000	4,205,000,000	61		74	49
69	AmSouth Bancorp., Birmingham, Ala. (M)	4,493,044,000	4,794,992,000	57		71	63
70	KeyCorp, Albany, N.Y. (M)	4,295,574,000	3,171,411,677	68		68	41
71	Marshall & Ilsley Corp., Milwaukee (M)	4,105,944,000	3,404,922,000	67		58	71
72	Integra Financial Corp., Pittsburgh (M)	4,010,513,000	3,708,000,000e	67e		77	75
73	Bancorp Hawaii, Inc., Honolulu (M)	3,800,061,000	2,375,950,000	82	+9	76	64
74	First City Bancorporation of Texas, Inc., Houston (M)	3,493,462,000	2,782,804,000	74		59	43
75	Southeast Banking Corp., Miami (M)	3,290,000,000	3,035,751,000	71		67	40
76	U.S. Bancorp., Portland, Ore. (M)	3,229,036,000	3,159,645,000	69		60	38
77	Affiliated Bankshares of Colorado, Inc., Denver (M)	3,100,000,000	N.A.			118	141
78	Riggs National Corp., Washington, D.C. (M)	3,084,980,000	2,662,441,000	78		82	69
79	Star Banc Corp., Cincinnati (M)	3,013,800,000	2,759,945,000	75		73	83
80	Valley National Corp., Phoenix, Ariz. (M)	2,883,467,000	2,597,211,000	80		75	57
81	Hibernia Corp., New Orleans, La. (M)	2,855,386,000	2,809,649,000	79		110	76
82	Merchants National Corp., Indianapolis (M)	2,849,637,000	N.A.			96	87
83	Team Bank NA, Fort Worth, Tex. (B,k)	2,846,840,000e	2,904,686,000	73		84	
84	La Salle National Corp., Chicago (M)	2,813,955,000	1,687,187,000	99	+ 15	72	116
85	First American Corp., Nashville, Tenn. (M)	2,656,000,000	2,686,800,000	77		95	73
86	Commerce Bancshares Inc., Kansas City, Mo. (M)	2,491,740,000	1,939,965,000	93	+7	91	84
87	Banks of Mid-America, Inc., Oklahoma City (M)	2,421,582,000	2,200,000,000	85		98	
88	BancOklahoma Corp., Tulsa (M)	2,383,790,000	2,129,204,000	87		102	
89	First Tennessee National Corp., Memphis (M)	2,335,360,000	1,983,270,000	91	+2	97	78
90	Liberty National Bancorp, Inc., Louisville, Ky. (M)	2,318,109,000	2,218,519,000	84		112	112
91	South Carolina National Corp., Columbia (O)	2,298,041,000	1,902,713,000	94	+3	85	80
92	Union Bank, San Francisco (M)	2,213,739,000	2,073,583,000	88		66	
93	Florida National Banks of Florida, Jacksonville (M,g)	2,200,478,000	1,984,806,000	90		83	67
94	Firstar Inc., Omaha, Neb. (O)	2,166,566,000	1,982,139,000	92		93	138
95	Cullen/Frost Bankers Inc., San Antonio (M)	2,060,466,970	2,298,365,986	83		87	113
96	First American Bankshares, Washington, D.C. (M)	1,907,324,000	1,725,899,000	97	+1	88	51
97	Valley Capital Corp., Las Vegas, Nev. (M)	1,893,912,000	1,729,995,000	96			
98	Northeast Bancorp, Inc., New Haven, Conn. (M)	1,892,030,000	1,661,663,000	100	+2	94	114
99	First Security Corp., Salt Lake City, Utah (M)	1,891,911,000	1,551,495,000	103	+4	109	85
100	Huntington Bancshares Inc., Columbus, Ohio (M)	1,872,942,000	1,699,640,391	98		78	50
	TOTALS FOR THE TOP 100 FIRMS*	$1,375.8 Bil.e	$1,183.1 Bil.†	+19.4%			

Data Sources: American Banker survey of the largest commercial banking companies and nondeposit trust companies in the nation. Discretionary assets: assets of accounts over which a firm is authorized to make investment decisions. Includes assets in accounts for which the firm recommends, but does not make, investments. Also included are assets of accounts where the firm shares investment power. **Trust Inc. Rank:** The rank based on gross trust and custodian income for 1989. **Asset rank 1989:** The rank based on the total assets of the commercial holding company as of 12/31/89. (a)— The 1989 data do not include Irving Bank Corp., acquired 12/89. (b)— The 1989 data include NCNB Texas National Bank, and the 1988 data do not. NCNB Texas— which became a subsidiary of the NCNB Corp. in Aug. 1989— ranked 21st in 1988 with $10.3 billion in managed assets. (c)— The 1989 data does not include MAssetment Corp., which was acquired from MCorp. MAssetment Corp.— now called Ameritrust Texas— had $6.9 billion in managed assets last year, ranking MCorp 53d in this year's listing. Had the consolidation taken place at yearend, Ameritrust Corp. would have ranked 20th with $21.2 billion in assets. (d)— On March 5, CoreStates acquired First Pennsylvania. Had the merger taken place at yearend, CoreStates would have ranked 21st with $20.9 billion in assets. (e)— All trust activities are performed by Security Trust Co. NA, Washington, D.C. (f)— MNC acquired Equitable Bancorp., Baltimore, on Jan. 18. Had the merger taken place at yearend, MNC would have ranked 41st with $8.7 billion in assets. (g)— On Jan. 29, First Union Corp. acquired Florida National Banks of Florida. Had merger taken place on Dec. 31, First Union would rank 39th with $10.4 billion in assets. (h)— Became a holding company in 1989. In 1988, data for two group members were reported: Bessemer Trust Co. NA, New York ranked 73d with $3 billion in assets and Bessemer Trust Co., Woodbridge, N.J. ranked 88th with $2.1 billion in assets. (i)— Data are for MAssetment Corp. MCorp sold MAssetment Corp., its trust subsidiary, to Ameritrust Corp. for $100 million in cash and $15 million in a 5-year, interest-bearing note. (j)— Society Corp. acquired Trustcorp on Jan. 5. Had the merger taken place at yearend, Society would have ranked 37th with $10.95 billion in managed assets. (k)— Data for 1989 were for the former Texas American Bancshares Inc. (*)— Received after publication on 7/19/90. (a)— Revised since publication on 7/19/90. (†)— Revised since publication on 6/27/89. (‡)— Rank firm would have held, if revised data had been received earlier. (e)— Data and rank are pro forma. Company was formed 1/30/89. (†)— The 1988 total is for the top 100 firms that year. (B)— Bank not controlled by a U.S. bank holding company. (M)— A multibank holding company. (O)— A one-bank holding company. (T)— Trust company not controlled by a U.S. bank holding company.

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Top 100 Firms in Discretionary Trust Assets

Listed geographically and within states by managed trust assets on Dec. 31, 1989 (millions of dollars)

1989		Trust Assets 12/31/89	No. of Subs.	Affil. Inv. Adv. Subs.
	ALABAMA			
69	AmSouth Bancorp., Birmingham	4,493	1	No
	ARIZONA			
80	Valley National Corp., Phoenix	2,883	2	No
	CALIFORNIA			
3	Wells Fargo & Co., San Francisco	80,041	2	Yes
12	Capital Guardian Trust Co., Los Angeles	27,429	0	No
18	Security Pacific Corp., Los Angeles	23,136	16	Yes
19	First Interstate Bancorp., Los Angeles	22,452	21	No
48	BankAmerica Corp., San Francisco	7,264	2	No
49	Trust Services of America, Inc., Los Angeles	7,242	0	No
63	BanCal Tri-State Corp., San Francisco	5,089	1	No
92	Union Bank, San Francisco	2,214	0	0
	COLORADO			
66	United Banks of Colorado, Denver	4,850	8	No
77	Affiliated Bankshares of Colorado, Inc., Denver	3,100	N.A.	N.A.
	CONNECTICUT			
31	Shawmut National Corp., Hartford	12,319	11	Yes
98	Northeast Bancorp., Inc., New Haven	1,892	1	No
	DELAWARE			
17	Wilmington Trust Co.	23,279	0	No
	DISTRICT OF COLUMBIA			
78	Riggs National Corp., Washington, D.C.	3,085	4	Yes
96	First American Banksharas, Washington, D.C.	1,907	5	No
	FLORIDA			
67	Barnett Banks, Inc., Jacksonville	4,779	1	No
75	Southeast Banking Corp., Miami	3,290	N.A.	N.A.
93	Florida National Banks of Florida, Jacksonville	2,200	2	Yes
	GEORGIA			
16	SunTrust Banks, Inc., Atlanta	23,290	N.A.	N.A.
46	Citizens & Southern Corp., Atlanta	8,151	7	Yes
	HAWAII			
73	Bancorp Hawaii, Inc., Honolulu	3,800	1	No
	ILLINOIS			
9	Northern Trust Corp., Chicago	35,502	9	Yes
14	First Chicago Corp.	23,691	17	No[1]
22	Harris Bankcorp., Inc., Chicago	18,629	10	Yes
30	Continental Bank Corp., Chicago	12,449	3	Yes
84	La Salle National Corp., Chicago	2,814	1	0
	INDIANA			
61	INB Financial Corp., Indianapolis	5,312	3	0
82	Merchants National Corp., Indianapolis	2,850	N.A.	N.A.
	KENTUCKY			
90	Liberty National Bancorp, Inc., Louisville	2,318	N.A.	N.A.
	LOUISIANA			
81	Hibernia Corp., New Orleans	2,855	1	0
	MARYLAND			
44	MNC Financial, Inc., Baltimore	8,637	5	Yes
50	Mercantile Bankshares Corp., Baltimore	7,202	N.A.	N.A.
	MASSACHUSETTS			
5	State Street Boston Corp.	55,948	1	No
25	Boston Safe Deposit & Trust Co.	14,504	0	No[2]
29	Bank of New England Corp., Boston	12,898	10	Yes
35	Fidelity Management Trust Co., Boston	11,176	0	No
36	Bank of Boston Corp.	10,992	15	No
	MICHIGAN			
24	Manufacturers National Corp., Detroit	16,322	4	Yes
27	NBD Bancorp., Inc., Detroit	13,739	N.A.	N.A.
55	Comerica Inc., Detroit	6,070	10	Yes
64	First of America Bank Corp., Kalamazoo	4,973	N.A.	N.A.
65	Old Kent Financial Corp., Grand Rapids	4,931	3	No
	MINNESOTA			
26	First Bank System, Minneapolis	13,105	10	No
41	Norwest Corp., Minneapolis	9,140	13	Yes
	MISSOURI			
13	Boatmen's Bancshares Inc., St. Louis	25,238	14	No
43	Mercantile Bancorp., Inc., St. Louis	8,892	10	Yes
62	United Missouri Bancshares Inc., Kansas City	5,152	2	No
98	Commerce Bancshares Inc., Kansas City	2,492	N.A.	N.A.
	NEBRASKA			
94	Firstier Inc., Omaha	2,167	3	No
	NEVADA			
97	Valley Capital Corp., Las Vegas	1,894	1	No
	NEW JERSEY			
33	First Fidelity Bancorporation, Lawrenceville	11,700	6	No
51	Midlantic Corp., Edison	6,926	9	0
52	Bessemer Group, Inc., Woodbridge	6,889	4	No
	NEW YORK			
1	Bankers Trust New York Corp.	104,300	15	Yes
2	J.P. Morgan & Co., Inc., New York	82,200	N.A.	N.A.
7	Citicorp, New York	45,667	52	Yes
8	Chase Manhattan Corp., New York	40,540	6	Yes
10	Bank of New York Co., Inc.	33,815	N.A.	N.A.
11	Chemical Banking Corp., New York	33,602	31	Yes
20	Fiduciary Trust International, New York	18,767	0	0
23	U.S. Trust Corp., New York	18,021	N.A.	N.A.
34	Manufacturers Hanover Corp., New York	11,502	11	Yes
57	Marine Midland Banks, Inc., Buffalo	5,537	2	Yes
70	KeyCorp, Albany	4,296	9	Yes
	NORTH CAROLINA			
15	NCNB Corp., Charlotte	23,300	4	No
37	First Wachovia Corp., Winston-Salem	10,583	2	No
45	First Union Corp., Charlotte	8,214	4	No
	OHIO			
21	National City Corp., Clevelnnd	18,704	13	No
28	Ameritrust Corp., Cleveland	14,000	N.A.	N.A.
32	Banc One Corp., Columbus	11,850	13	Yes
58	Fifth Third Bancorp., Cincinnati	5,761	14	Yes
59	Society Corp., Cleveland	5,515	4	No
59	Trustcorp, Inc., Toledo	5,431	N.A.	N.A.
79	Star Banc Corp., Cincinnati	3,014	8	No
100	Huntington Bancshares Inc., Columbus	1,873	5	No
	OKLAHOMA			
87	Banks of Mid-America, Inc., Oklahoma City	2,422	N.A.	N.A.
88	BancOklahoma Corp., Tulsa	2,384	2	No
	OREGON			
76	U.S. Bancorp., Portland	3,229	3	Yes
	PENNSYLVANIA			
4	Mellon Bank Corp., Pittsburgh	67,539	11	Yes
6	PNC Financial Corp., Pittsburgh	51,808	16	Yes
38	First Pennsylvania Corp., Philadelphia	10,568	3	Yes
39	CoreStates Financial Corp., Philadelphia	10,360	5	Yes
60	Glenmede Trust Co., Philadelphia	5,400	0	No
68	Meridian Bancorp, Inc., Reading	4,582	2	No
72	Integra Financial Corp., Pittsburgh	4,011	7	No
	RHODE ISLAND			
40	Fleet/Norstar Fin'l Group, Inc., Providence	10,352	7	Yes
	SOUTH CAROLINA			
91	South Carolina National Corp., Columbia	2,298	1	Yes
	TENNESSEE			
85	First American Corp., Nashville	2,656	N.A.	N.A.
89	First Tennessee National Corp., Memphis	2,335	1	Yes
	TEXAS			
53	MCorp, Dallas	6,863	1	No
74	First City Bancorporation of Texas, Inc., Houston	3,493	13	No
83	Team Bank NA, Fort Worth	2,847#	0	No
95	Cullen/Frost Bankers Inc., San Antonio	2,060	4	No
	UTAH			
99	First Security Corp., Salt Lake City	1,892	2	No
	VIRGINIA			
42	Sovran Financial Corp., Norfolk	9,048	4	Yes
54	Crestar Financial Corp., Richmond	6,841	4	Yes
	WISCONSIN			
47	Firstar Corp., Milwaukee	7,378	9	No
71	Marshall & Ilsley Corp., Milwaukee	4,106	5	Yes

Data Source: American Banker survey questionnaire mailed to the largest trust firms in the nation. **Number of subsidiaries engaged in trust activity:** *American Banker* asked respondents to indicate the number of commercial bank subsidiaries, nondeposit trust companies, affiliated investment adviser subsidiaries, and all other subsidiaries engaged in trust activities in 1989. The number shown is the sum of all these subsidiaries. **Affiliated Investment Adviser Subsidiaries:** This column indicates whether or not the firm has an affiliated investment adviser subsidiary or subsidiaries. "Yes" indicates the firm has such a subsidiary and "No" indicates it does not. **N.A.**— If a firm did not respond to the *American Banker* questionnaire, it was sent a mailgram version of the survey questionnaire. The mailgram did not ask for the number of subsidiaries engaged in trust activities. Thus, for these firms, the data are not available. **(1)**— Sold First Chicago Investment Advisors in 1989 **(2)**— Its parent, the Boston Co., has four affiliated investment advisers managing $16.2 billion in trust assets. **(#)**— Received after publication on 7/19/90.

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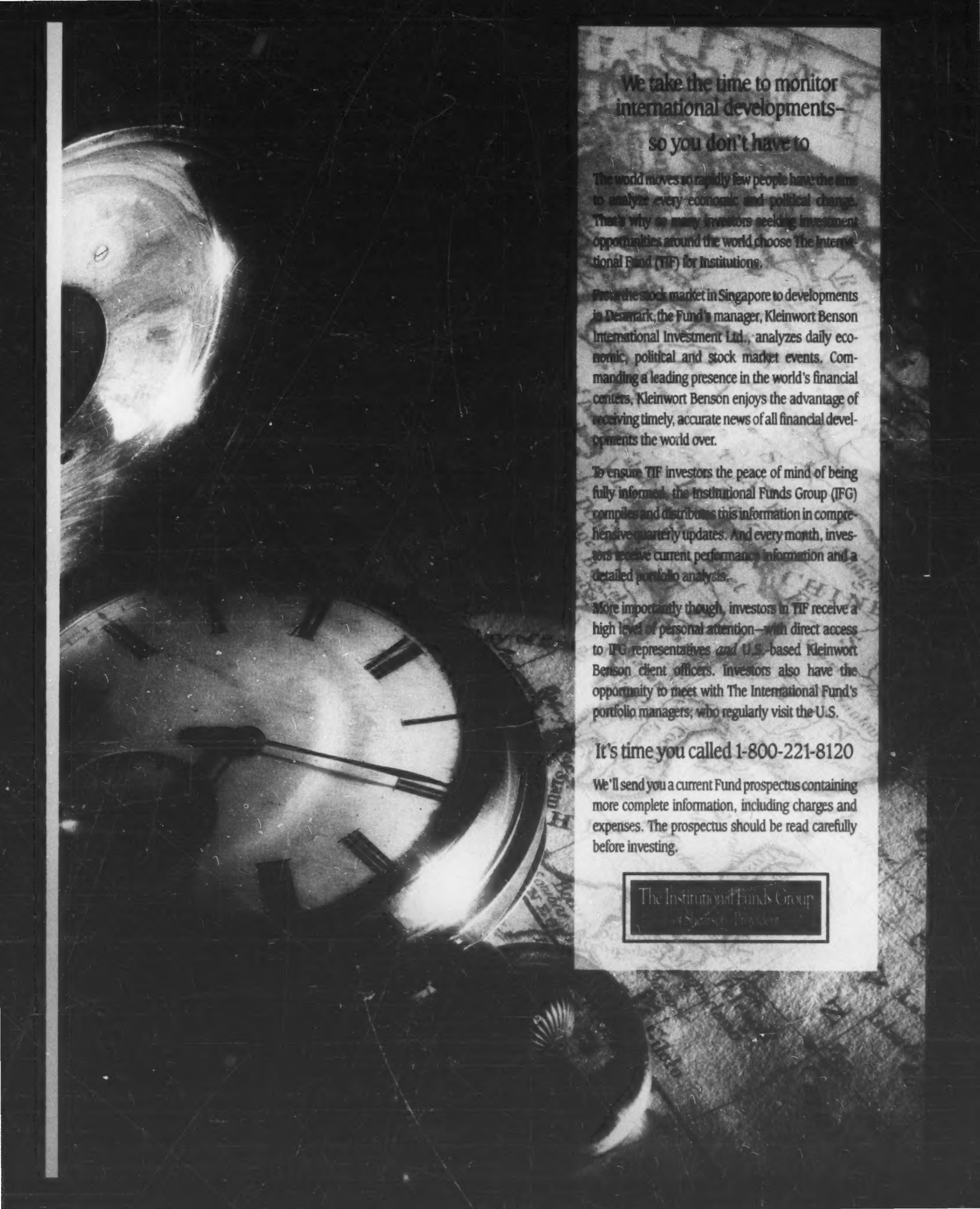
The 10 Largest Gains in Trust Assets

		Trust Assets 1989	Trust Assets 1988	Percent Increase	Asset Rank
1	Boston Safe Deposit & Trust Co.	14,504,407,000	4,288,691,000	238.20	25
2	NCNB Corp., Charlotte, N.C.	23,300,000,000	7,886,614,000	195.44	15
3	Bank of New York Co., Inc.	33,814,653,000	15,007,900,000	125.31	10
4	La Salle National Corp., Chicago	2,813,955,000	1,687,187,000	66.78	84
5	Bancorp Hawaii, Inc., Honolulu	3,800,051,000	2,375,850,000	59.95	73
6	First of America Bank Corp., Kalamazoo	4,972,640,000	3,133,415,000	58.70	64
7	State Street Boston Corp.	55,948,011,000	38,400,000,000	45.70	5
8	Manufacturers Hanover Corp., New York	11,501,700,000	7,987,276,000	44.00	34
9	Glenmede Trust Co., Philadelphia	5,400,000,000	3,910,988,645	38.07	60
10	KeyCorp, Albany, N.Y.	4,286,574,000	3,171,411,677	35.45	70

The Largest Losses in Trust Assets

		Trust Assets 1989	Trust Assets 1988	Percent Decline	Asset Rank
1	Bank of Boston Corp.	10,992,000,000	13,734,700,000	19.97	36
2	MCorp, Dallas	6,863,398,835	7,967,797,924	13.86	53
3	First Chicago Corp.	23,691,000,000	27,354,497,000	13.39	14
4	Cullen/Frost Bankers Inc., San Antonio	2,060,468,970	2,298,355,988	10.35	95
5	Team Bank NA, Fort Worth	2,846,840,000	2,904,680,000	1.99	83



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BANK HOLDING COMPANIES

Top 100 Firms in Trust Income

Banks and non-deposit trust companies ranked in order of 1989 gross operating trust revenues

Rank 1989		Total Trust Income 1989	Total Trust Income 1988	Rank 1988	Gain in Rank	Total Operating Income 1989	Trust Income As % of Oper. Income	1989 Market Value Of Trust Assets
1	Citicorp, New York (M)	477,153,000	450,285,000	2	+1	37,970,000,000	1.3	356,082,919,000
2	J.P. Morgan & Co., Inc., New York (M)	446,000,000	453,300,000	1		10,394,000,000	4.3	537,410,140,000
3	Bankers Trust New York Corp. (M)	380,621,000	321,542,000	4	+1	7,258,233,000	5.2	1,521,000,000,000
4	Chase Manhattan Corp., New York (M)	376,000,000	358,819,000	3		13,904,000,000	2.7	236,556,000,000
5	Bank of New York Co., Inc. (M,s)	359,662,000	263,285,000	6	+1	5,496,747,000	6.5	436,862,956,000
6	State Street Boston Corp. (O)	336,277,000	292,800,000	5		1,091,968,000	30.8	801,564,545,000
7	Mellon Bank Corp., Pittsburgh (M)	280,000,000	261,000,000	7		3,607,000,000	7.8	246,354,000,000
8	Northern Trust Corp., Chicago (M)	237,200,000	206,800,000	8		1,229,800,000	19.3	242,936,285,000
9	Chemical Banking Corp., New York (M)	207,500,000	182,900,000	9		8,227,100,000	2.5	215,928,465,000
10	PNC Financial Corp., Pittsburgh (M)	196,883,000	173,313,000	10		4,645,078,000	4.2	92,875,868,000
11	Wells Fargo & Co., San Francisco (O)	190,400,000	153,700,000	13	+2	5,648,900,000	3.4	99,023,736,000
12	Security Pacific Corp., Los Angeles (M)	185,900,000	153,800,000	12		10,018,400,000	1.9	248,706,758,000
13	U.S. Trust Corp., New York (O)	177,026,000	155,189,000	11		397,520,000	44.5	143,691,475,000
14	NCNB Corp., Charlotte, N.C. (M,b)	169,405,000	60,652,000	36	+ 22	6,152,446,000	2.8	65,300,000,000
15	First Chicago Corp. (M)	162,800,000	126,500,000	18	+3	5,611,300,000	2.9	113,868,000,000
16	SunTrust Banks, Inc., Atlanta (M)	156,374,000	134,656,000	17	+1	3,295,802,000	4.7	39,369,190,000
17	Bank of Boston Corp. (M)	153,667,000	140,290,000	16		6,844,025,000	2.2	77,000,000,000
18	Manufacturers Hanover Corp., New York (M)	150,000,000	149,000,000	14		8,420,000,000	1.8	66,875,600,000
19	First Interstate Bancorp., Los Angeles (M)	149,777,000	143,910,000	15		6,534,582,000	2.3	99,350,407,000
20	Bank of New England Corp., Boston (M)	121,149,000	119,192,000	19		3,478,184,000	3.5	66,179,818,000
21	Harris Bankcorp., Inc., Chicago (M)	108,971,000	100,842,000	20		1,337,836,000	8.1	90,132,574,000
22	Shawmut National Corp., Hartford, Conn. (M)	105,216,000	97,386,000	21		3,020,420,000	3.5	27,947,902,714
23	Boatmen's Bancshares Inc., St. Louis, Mo. (M)	94,420,000	80,078,000	24	+1	1,476,302,000	6.4	42,648,680,000
24	First Bank System, Minneapolis (M)	91,300,000	84,900,000	23		2,500,200,000	3.7	75,794,912,000
25	National City Corp., Cleveland (M)	84,531,000	78,484,000	25		2,539,780,000	3.3	45,816,136,000
26	First Wachovia Corp., Winston-Salem, N.C. (M)	84,232,000	72,921,000	28	+2	2,433,372,000	3.5	58,085,106,000
27	Banc One Corp., Columbus, Ohio (M)	80,247,000	74,719,000	26		3,162,982,000	2.5	55,378,647,000
28	NBD Bancorp., Inc., Detroit (M)	79,054,000	70,379,000	30	+2	2,541,859,000	3.1	64,114,331,000
29	First Fidelity Bancorporation, Lawrenceville, N.J. (M)	77,624,000	73,508,000	27		3,104,163,000	2.5	68,900,000,000
30	Ameritrust Corp., Cleveland (M,c)	74,000,000	68,963,000	31	+1	1,226,000,000	6.0	31,300,000,000
31	Norwest Corp., Minneapolis (M)	73,000,000	65,900,000	33	+2	2,929,900,000	2.5	39,227,200,000
32	Boston Safe Deposit & Trust Co. (B)	72,371,000	60,658,000	35	+3	1,336,225,000	5.4	215,789,704,000
33	Continental Bank Corp., Chicago (O)	71,600,000	68,900,000	32		3,202,600,000	2.2	103,287,363,000
34	Fleet/Norstar Financial Group, Inc., Providence, R.I. (M)	70,474,000	63,191,000	34		3,657,877,000	1.9	17,070,530,000
35	BankAmerica Corp., San Francisco (M)	67,646,000	70,986,000	29		11,389,000,000	0.6	37,992,491,000
36	Capital Guardian Trust Co., Los Angeles (T)	66,334,000	52,174,000	40	+4	68,803,000	96.4	30,990,377,000
37	First Union Corp., Charlotte, N.C. (M,d)	64,635,000	60,486,000	37		3,313,247,000	2.0	14,060,396,000
38	MCorp, Dallas (M,e)	60,431,916	52,538,943	39		61,286,824	98.6	16,160,061,632
39	Sovran Financial Corp., Norfolk, Va. (M)	60,208,000	54,372,000	38		2,651,198,000	2.3	35,264,563,000
40	Fiduciary Trust International, New York (B)	59,568,000	50,884,029	41		71,661,000	83.1	47,909,147,000
41	Citizens & Southern Corp., Atlanta (M)	57,664,185	50,474,866	42		67,531,105	85.4	38,363,429,000
42	Firstar Corp., Milwaukee (M)	55,035,000	49,350,000	44	+2	923,377,000	6.0	27,580,340,000
43	Fidelity Management Trust Co., Boston (T)	53,915,000				58,397,000	92.3	N.A.
44	Wilmington Trust Co., Del. (B)	53,373,000	50,209,000	43		378,761,000	14.1	105,618,300,000
45	Bessemer Group, Inc., Woodbridge, N.J. (M,f)	52,480,000				71,602,000	73.3	8,897,009,000
46	BanCal Tri-State Corp., San Francisco (O)	51,498,000	39,409,000	49	+3	811,056,000	6.3	23,076,738,000
47	Manufacturers National Corp., Detroit (M)	50,121,000	44,119,000	45		1,099,122,000	4.6	41,575,824,000
48	Midlantic Corp., Edison, N.J. (M)	47,765,000	38,411,000	48		2,319,577,000	2.1	14,951,807,000
49	Marine Midland Banks, Inc., Buffalo, N.Y. (M)	44,803,000	41,575,000	46		3,168,228,000	1.4	53,775,039,000
50	MNC Financial, Inc., Baltimore (M,g,h)	43,076,000	38,087,000	50		2,416,790,000	1.8	19,928,000,000
51	CoreStates Financial Corp., Philadelphia (M,i)	43,075,000	36,303,000	55	+4	1,888,416,000	2.3	72,584,201,000
52	First of America Bank Corp., Kalamazoo, Mich. (M)	41,573,000	25,984,000	67	+15	1,305,545,000	3.2	8,766,019,000
53	Comerica Inc., Detroit (M)	40,846,000	39,046,000	47		1,250,381,000	3.3	10,420,713,000
54	Crestar Financial Corp., Richmond (M)	40,695,000	37,153,000	51		1,177,200,000	3.5	23,062,281,000
55	Society Corp., Cleveland (M,j)	38,835,000	35,281,000	57	+2	1,148,567,000	3.4	9,185,242,000
56	First Pennsylvania Corp., Philadelphia (O,i)	38,396,000	36,412,000	53		707,771,000	5.4	60,315,213,000
57	Barnett Banks, Inc., Jacksonville, Fla. (M)	38,153,299	36,640,000	52		3,037,581,000	1.3	6,563,211,000
58	Marshall & Ilsley Corp., Milwaukee (M)	37,938,000	36,320,000	54		782,708,000	4.8	10,718,417,000
59	First City Bancorporation of Texas, Inc., Houston (M)	35,677,000	32,721,000	60	+1	1,458,247,000	2.4	16,714,526,000
60	U.S. Bancorp., Portland, Ore. (M)	35,143,000	35,317,000	56		1,672,033,000	2.1	7,811,862,000
61	Mercantile Bancorp., Inc., St. Louis, Mo. (M)	34,233,000	31,334,000	61		745,133,000	4.6	10,958,324,000
62	Old Kent Financial Corp., Grand Rapids, Mich. (M)	34,113,000	29,793,000†	63‡	+1	863,076,000	4.0	15,172,353,000
63	Trust Services of America, Inc., Los Angeles (T)	33,333,000	32,792,000	59		35,237,000	94.6	10,430,000,000
64	Mercantile Bankshares Corp., Baltimore (M)	31,842,000	29,132,000	63		432,861,000	7.4	21,027,455,000
65	Fifth Third Bancorp., Cincinnati (M)	31,599,000	22,271,000	72	+7	768,295,000	4.1	17,438,000,000
66	Union Bank, San Francisco (B)	31,106,000	16,880,000	84	+ 18	1,650,241,000	1.9	8,815,144,000
67	Southeast Banking Corp., Miami (M)	29,685,000	27,720,000	64		1,706,394,000	1.7	7,508,000,000
68	KeyCorp, Albany, N.Y. (M)	29,156,000	27,174,000	65		1,662,443,000	1.8	9,230,992,000
69	United Missouri Bancshares Inc., Kansas City (M)	28,750,000	22,725,000	71	+2	384,942,000	7.5	87,056,878,000
70	United Banks of Colorado, Denver (M)	27,435,000	27,117,000	66		625,694,000	4.4	8,181,601,000
71	AmSouth Bancorp., Birmingham, Ala. (M)	27,310,000	30,057,000	62		889,785,000	3.1	10,395,064,000
72	La Salle National Corp., Chicago (M)	27,088,000	22,845,000	70		164,409,000	16.5	7,983,759,000
73	Star Banc Corp., Cincinnati (M)	26,510,000	21,544,000	75	+2	636,082,000	4.2	9,740,697,000
74	Meridian Bancorp, Inc., Reading, Pa. (M)	26,411,000	24,080,000	69		1,172,816,000	2.3	15,326,000,000
75	Valley National Corp., Phoenix, Ariz. (M)	26,160,000	25,055,000	68		1,201,298,000	2.2	5,029,101,000
76	Bancorp Hawaii, Inc., Honolulu (M)	23,940,000	19,914,000	78	+2	761,536,000	3.1	6,811,370,000
77	Integra Financial Corp., Pittsburgh(M)	23,485,000	21,685,000e	75e		727,643,000	3.2	5,067,546,000
78	Huntington Bancshares Inc., Columbus, Ohio (M)	22,870,000	21,192,000	76		1,159,656,000	2.0	10,511,140,000
79	Trustcorp, Inc., Toledo, Ohio (M,j)	22,379,000	22,085,000	73		611,018,000	3.7	N.A.
80	Bank of Tokyo Trust Co., New York (B)	22,077,991	22,078,000	74		534,871,989	4.1	42,800,722,000
81	INB Financial Corp., Indianapolis (M)	21,380,000	19,428,000	79		644,610,000	3.3	20,070,595,000
82	Riggs National Corp., Washington, D.C. (M)	19,574,000	17,543,000	83	+1	694,821,000	2.8	25,789,502,000
83	Florida National Banks of Florida, Jacksonville (M,d)	19,566,000	18,161,000	82		781,409,000	2.5	3,637,371,000
84	Team Bank NA, Fort Worth, Tex. (B,k)	18,070,436e	18,311,633	81		439,429,000	4.1	4,447,007,000
85	South Carolina National Corp., Columbia (O)	16,840,000	15,038,000	86	+1	658,723,000	2.6	3,851,771,000
86	IBJ Schroder Bank & Trust Co., New York (B)	16,397,000	14,946,000	87	+1	389,839,000	4.2	1,185,693,000
87	Cullen/Frost Bankers Inc., San Antonio (M)	16,211,000	13,912,000	93	+6	349,846,000	4.6	8,010,194,671
88	First American Bankshares, Washington, D.C. (M)	15,895,000	13,967,800	92	+4	1,126,678,000	1.4	4,790,242,000
89	Seraus Bank California, San Francisco (B)	15,797,000	14,926,000	88		718,096,000	2.2	N.A.
90	Glenmede Trust Co., Philadelphia (T)	15,730,488	9,592,640	114	+ 24	17,464,593	90.1	5,700,000,000
91	Commerce Bancshares Inc., Kansas City, Mo. (M)	15,691,000	14,872,000	89		568,056,000	2.8	6,694,366,000
92	National Westminster Bancorp, Inc., New York (M)	14,5[illegible],000	13,837,000	94	+2	2,201,293,000	0.7	89,426,084,000
93	Firstar Inc., Omaha, Neb. (O)	14,791,000	15,797,000	85		256,720,000	5.8	7,058,164,000
94	Northeast Bancorp, Inc., New Haven, Conn. (M)	14,281,000	11,716,000	103	+9	378,449,000	3.8	3,191,222,000
95	First American Corp., Nashville, Tenn. (M)	14,155,000	12,703,000	98	+3	750,603,000	1.9	3,418,000,000
96	Merchants National Corp., Indianapolis (M)	14,063,000	12,808,000	96		539,260,000	2.6	5,022,398,000
97	First Tennessee National Corp., Memphis(M)	13,641,628	12,731,847	97		708,922,000	1.9	8,587,362,000
98	Banks of Mid-America, Inc., Oklahoma City (M)	13,507,000	12,859,000	95		207,423,000	6.5	3,737,229,000
99	BayBanks, Inc., Boston (M)	13,330,000	12,551,000	99		1,097,435,000	1.2	2,887,634,000
100	Signet Banking Corp., Richmond (M)	13,215,000	14,831,600	90		1,399,493,000	0.9	7,949,525,000
	TOTALS FOR THE TOP 100 FIRMS[1]	6,236.8 Mil.★	$7,321.5 Mil.†	+12.5%				

Data Sources: American Banker survey; annual reports; Federal Reserve Board Y-9 data for bank holding companies; and the federal regulatory report of income for banks. **Gross operating income** of the trust department includes income from all types of fiduciary services but excludes all non-operating credits. **Market value of trust assets** includes discretionary assets, nondiscretionary assets, and accounts of a strictly custodial nature. Corporate trust accounts are excluded. (a)— The 1989 data include Irving Bancorp. for the month of December only. (b)— The 1989 data include NCNB Texas National Bank, and the 1988 data do not. NCNB Texas— which became a subsidiary of the NCNB Corp. in Aug. 1988— ranked 22d in 1988 with $93 million in trust income. (c)— The 1989 data do not include MVestment Corp., which was acquired from MCorp. MVestment Corp.— now called Ameritrust Texas— had $60.4 million in trust income in 1988, ranking MCorp 39th in this year's listing. Had the consolidation taken place at yearend, Ameritrust would have ranked 20th with $134.4 million in trust income. (d)— On Jan. 29, First Union Corp. acquired Florida National Banks. Had merger taken place on Dec. 31, First Union would rank 27th with $84.2 million in trust income. (e)— Data are for MVestment Corp. (f)— Became a holding company in 1989. In 1988, data for two group members were reported: Bessemer Trust Co. NA, New York ranked 58th with $33 million in income and Bessemer Trust Co., Woodbridge, N.J., ranked 80th with $18.5 million. (g)— All trust activities are performed by Security Trust Co. NA, Washington, D.C. (h)— MNC acquired Equitable Bancorp., Baltimore, on Jan. 18. Had the merger taken place at yearend, MNC would have ranked 46th with $61.6 million in income. (i)— On March 5, CoreStates acquired First Pennsylvania Corp. Had the merger taken place at yearend, CoreStates would have ranked 28th with $81.5 million in income. (j)— Society Corp. acquired Trustcorp on Jan. 5. Had the merger taken place at yearend, Society would have ranked 38th with $81.2 million in income. (k)— Data for 1989 were for the former Texas American Bancshares Inc. (l)— Received after publication on 7/19/90. (m)— Revised since publication on 7/19/90. (n)— Revised since publication on 6/27/89. (o)— Rank bank would have had, if revised data had been received earlier. (p)— Data and rank are pro forma. Company was formed 1/30/89. (*)— The 1988 total is for the top 100 firms that year. (†)— The 1988 total is for the top 100 firms that year.(‡)— Bank not controlled by a U.S. bank holding company. (§)— A multibank holding company. (O)— A one-bank holding company. (T)— Trust company not controlled by a U.S. bank holding company.

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Thrifts and Mortgages

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Thrifts' Prospects Remain Dim

Many are still on the brink of failure, as capital-raising opportunities prove evasive

By Teresa Carson and L. Michael Cacace

Almost 40% of the country's 300 largest thrifts failed to meet minimum regulatory capital limits at the end of last year, an *American Banker* survey shows. Industry experts say this means the thrift industry is still a long way from returning to health.

"The rich will get richer and everyone is scheduled for euthanasia – with pain," said Richard T. Pratt, chairman of Merrill Lynch Mortgage Capital and a former chairman of the Federal Home Loan Bank Board.

The survey found that 239 of the top 300 thrifts at yearend 1989 were members of the Savings Association Insurance Fund (SAIF). Almost half of these institutions did not meet the regulatory minimum of 3% core capital to assets. In fact, 62 had negative core capital.

The survey included 61 thrifts that were members of the Bank Insurance Fund. Virtually all of them had capital ratios exceeding 3%. The BIF historically has mandated tougher capital requirements.

"It is safe to predict more seizures the remainder of the year," said John Lyons, managing principal with Lyons, Zomback & Ostrowski.

Capital Is Scarce

Of the 2,878 SAIF-insured thrifts in the country, about 600 more will disappear over the next few years, predicted Henry Peltz, thrift analyst at Keefe, Bruyette & Woods Inc., New York.

"It is going to be very difficult for these [undercapitalized] thrifts to meet the capital guidelines," he said. "The opportunity to raise capital in the public markets is extremely limited."

> *"It is going to be very difficult for [undercapitalized] thrifts to meet capital guidelines."*

Although many thrifts are restructuring and struggling to meet the new capital rules, Mr. Peltz noted, "The capital requirements are only going to get stiffer between now and 1994."

For some thrifts, it is already too late. Thirty-five of the top 300 thrifts have been seized by regulators and are wards of the Resolution Trust Corp.

Deposits Off Slightly

The *American Banker* survey found that total deposits of the top 300 thrifts fell 1.9% last year, while their assets declined 6.4%. Mr. Peltz says shedding assets was "difficult in this market because others are also downsizing so the prices you get for assets are not good."

The core capital ratios in the survey ranged from a high of 22.1% for Citicorp Savings Bank of Washington, D.C., to a negative 122% for Sandia Federal Savings and Loan Association, Albuquerque, N.M. Sandia Federal was seized by the federal regulators early last year.

Citicorp Savings of Washington is one of four thrifts owned by Citicorp, the nation's largest banking company. Citicorp's Illinois and Florida thrifts had core capital ratios of 15.6% and 13.8% respectively, ranking them second and third in this category.

String of Losses

Great American Bank, San Diego, typifies the problems faced by many of the undercapitalized thrifts. After a $263.4 million loss in 1989, Great American lost an additional $1.2 million in the first quarter of this year. Most of the losses were caused by problem loans in Texas and Arizona.

Great American's capital plan calls for it to raise $350 million in new capital. Analysts say its chances of doing that are slim. The company is shopping for a merger partner or a cash infusion and is trying to shed assets, including its real estate development company.

Assets at California Federal Bank dropped about $2.6 billion in 1989. The Los Angeles thrift last year sold more than $900 million in mortgage-backed securities, its credit card portfolio, and its headquarters building.

Coast Savings and Loan Association, Los Angeles, undertook a major financial restructuring in 1989 to strengthen capital. The company eliminated $242 million of goodwill and exchanged debt for equity. □

Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1989, Compared with December 31, 1988

Rank 12/31/89		Deposits 12/31/89	Deposits 12/31/88	Rank 1988	Gain	Assets 12/31/89	Assets 12/31/88	Capital 12/31/89	Capital/ Assets(%)	Charr. Type	Insur. Type
1	Home Savings of America, FA, Irvindale, Calif.	33,100,655,000	29,568,816,000	1		44,924,933,000	40,917,353,000	2,108,781,000	4.69	4	2
2	Great Western Bank, FSB, Beverly Hills	23,117,699,000	21,664,188,000	2		34,949,576,000	30,837,077,000	1,852,755,000	5.30	2	2
3	Glendale Federal Bank, FSB, Calif.	15,869,180,000	15,300,883,000	4	+1	24,043,905,000	24,313,386,000	932,816,000	3.86	2	2
4	California Federal Bank, FSB, Los Angeles	15,194,340,000	18,787,200,000	3		23,269,859,000	25,857,500,000	1,047,889,000	4.50	2	2
5	American Savings Bank, FA, Irvine, Calif.	13,639,461,000	13,401,466,000	6	+1	16,290,515,000	15,409,744,000	489,833,000	3.01	4	2
6	Homefed Bank, FSB, San Diego, Calif.	13,034,251,000	11,556,328,000	8	+2	17,752,680,000	16,261,058,000	1,041,157,000	5.86	2	2
7	First Nationwide Bank, FSB, San Francisco	11,925,000,000	14,787,467,000	5		22,086,000,000	26,130,421,000	978,048,000	4.43	2	2
8	World Savings, FSB/LA, Oakland, Calif.	11,457,331,000	10,141,780,000	11	+3	19,263,899,000	16,352,299,000	1,118,280,000	5.81	4	2
9	Great American Bank, SSB, San Diego, Calif.	11,413,312,000	10,799,471,000	9		15,898,585,000	16,084,341,000	373,520,000	2.35	4	2
10	Meritor Savings Bank, Philadelphia (a)	10,503,153,000	12,209,344,000	7		12,639,807,000	17,172,011,000	303,694,000	2.40	2	1
11	Dime Savings Bank of New York FSB, Garden City	9,759,151,000	8,652,658,000	14	+3	11,652,230,000	12,007,151,000	631,852,000	5.42	2	1
12	Goldome, Buffalo, N.Y.	9,375,653,000	10,529,276,000	10		12,999,150,000	14,962,534,000	(326,391,000)	(2.51)	2	1
13	CrossLand Savings FSB, Brooklyn, New York	8,994,067,000	8,791,305,000	13		14,102,367,000	15,143,802,000	229,061,000	1.62	2	2
14	Coast Savings & Loan Assn., Los Angeles	8,904,590,000	8,803,298,000	12		11,293,189,000	12,898,630,000	372,833,000	3.30	4	2
15	Empire of America Federal Savings Bank, Buffalo, N.Y.☆	7,947,151,000	8,325,671,000	17	+2	8,142,100,000	11,281,412,000	(978,007,000)	(12.01)	2	2
16	Columbia Savings & Loan Assn., Beverly Hills	7,828,652,784	8,089,177,000	18	+2	9,334,522,079	11,752,238,000	140,740,000	1.51	4	2
17	First Gibraltar Bank, FSB, Dallas	7,555,575,000	8,484,642,000	15		9,774,756,000	12,497,352,000	487,036,000	4.98	4	2
18	Anchor Savings Bank, FSB, Northport, N.Y.	7,027,918,000	6,734,031,000	21	+3	8,938,276,000	8,401,707,000	(119,600,000)	(1.34)	2	2
19	Gibraltar Savings FA, Simi Valley, Calif.☆ (b)	6,989,625,000	7,573,847,000	19		8,622,088,000	13,436,242,000	(50,733,000)	(0.59)	3	2
20	Imperial Savings Assn., San Diego, Calif.☆	6,624,900,000	8,329,541,000	16		9,581,584,000	12,349,537,000	(23,091,000)	(0.24)	4	2
21	City Savings Bank, FSB, Somerset, N.J.☆	6,305,261,000	7,365,181,000	20		8,582,471,000	10,552,806,000	(805,137,000)	(9.38)	1	2
22	Standard Federal Bank, Troy, Mich.	6,167,305,000	5,272,603,000	24	+2	9,638,381,000	9,803,376,000	440,383,000	4.57	2	2
23	CenTrust Bank, SSB, Miami☆	5,922,475,000	6,297,378,000	22		8,217,563,000	10,103,877,000	(199,875,000)	(2.43)	4	2
24	People's Bank, Bridgeport, Conn.	5,576,065,000	5,065,375,000	25	+1	7,037,923,000	6,294,349,000	478,884,000	6.80	2	1
25	Citicorp Savings, FS&LA, San Francisco	4,906,184,000	4,677,832,000	30	+5	7,393,077,000	6,943,066,000	832,316,000	11.26	4	2
26	Atlantic Financial Savings, FA, Bala Cynwyd, Pa.☆	4,876,398,000	4,963,062,000	27	+1	6,873,268,000	7,939,932,000	(362,625,000)	(5.28)	3	2
27	MeraBank, FSB, Phoenix, Ariz.☆	4,746,485,000	5,019,493,000	26		6,381,942,000	8,348,139,000	(407,903,000)	(6.39)	4	2
28	Howard Savings Bank, Newark, N.J.	4,648,228,000	4,484,040,000	32	+4	5,081,374,000	5,174,232,000	287,873,000	5.67	2	1
29	Talman Home Federal Savings & Loan Assn., Chicago	4,403,945,000	4,653,301,000	31	+2	6,072,659,000	6,336,137,000	(126,782,000)	(2.09)	4	2
30	Dollar Dry Dock Bank, White Plains, N.Y.	4,386,064,000	4,186,767,000	37	+7	5,020,009,000	5,024,098,000	75,092,000	1.50	2	1
31	Long Island Savings Bank FSB, Melville, N.Y. (c)	4,388,823,000	4,239,942,000	35	+4	5,374,389,000	5,263,080,000	18,361,000	0.34	1	2
32	Franklin Savings Assn., Ottawa, Kan.☆	4,377,876,000	3,309,257,000	53	+ 21	11,427,820,000	13,266,390,000	387,432,000	3.39	4	2
33	Chevy Chase Savings Bank, FSB, Md.	4,360,201,000	3,988,537,000	40	+7	4,713,146,000	4,987,740,000	148,760,000	3.16	2	2
34	Perpetual Savings Bank, FSB, McLean, Va.	4,353,178,000	4,123,773,000	39	+5	5,993,718,000	5,954,533,000	280,572,000	4.68	2	2
35	First Federal of Michigan, Detroit	4,347,180,000	4,911,700,862	28		11,088,251,000	11,941,524,520	384,330,000	3.47	4	2
36	Carteret Savings Bank, FA, Morristown, N.J.	4,272,447,000	4,355,013,000	34		6,132,423,000	6,682,279,000	209,685,000	3.42	2	2
37	Western Savings & Loan Assn., FA, Phoenix☆	4,164,489,000	4,229,348,000	36		4,221,276,000	5,649,853,000	(1,412,566,000)	(33.46)	3	2
38	Green Point Savings Bank, Brooklyn, New York	4,071,846,000	3,622,622,000	45	+7	4,614,000,000	4,073,207,000	517,950,000	11.23	1	1
39	Southwest Savings Assn., Dallas	3,901,861,000	4,166,953,000	38		5,520,886,000	6,820,473,000	(189,037,000)	(3.42)	4	2
40	Northeast Savings, FA, Hartford, Conn.	3,847,120,000	4,906,967,000	29		5,413,470,000	8,214,776,000	54,374,000	1.00	4	2
41	First Federal Savings & Loan Assn., Rochester, N.Y.	3,830,525,000	3,740,514,000	41		5,640,253,000	5,370,632,000	89,204,000	1.58	3	2
42	Sunbelt Savings, FSB, Dallas	3,718,284,000	5,712,208,000	23		9,108,052,000	9,387,162,000	1,013,000	0.01	1	2
43	Citicorp Savings of Illinois, FS&LA, Chicago	3,713,444,000	3,632,476,000	43		5,476,808,000	5,436,158,000	853,362,000	15.58	4	2
44	Transohio Savings Bank, Cleveland	3,633,227,000	3,624,443,000	44		5,399,077,000	6,246,622,000	213,156,000	3.95	4	2
45	Western Fed. Savings & Loan Assn., Marina Del Rey, Calif.	3,562,843,000	3,109,333,000	63	+ 18	4,606,685,000	4,477,033,000	145,319,000	3.02	4	2
46	Apple Bank For Savings, New York	3,484,459,000	2,841,763,000	73	+ 27	3,849,429,000	3,336,563,000	238,456,000	6.19	2	1
47	Washington Mutual Savings Bank, Seattle	3,475,335,000	3,270,016,000	54	+7	6,060,902,000	5,796,614,000	401,245,000	6.62	2	1
48	FarWest Savings & Loan Assn., Newport Beach, Calif.	3,468,330,000	3,320,020,000	52	+4	4,354,699,000	4,760,091,000	97,335,000	2.01	4	2
49	Household Bank FSB, Newport Beach, Calif.	3,454,676,000	2,371,308,000	89	+ 40	7,051,505,000	4,971,387,000	311,032,000	4.41	2	2
50	American Savings Bank, FSB, White Plains, N.Y.	3,451,664,000	3,464,404,000	46		4,430,202,000	4,356,374,000	172,290,000	3.89	2	1
51	Columbia Savings, FS&LA, Englewood, Colo.	3,389,404,000	3,152,924,000	60	+9	4,844,902,000	5,395,729,000	147,893,000	3.05	4	2
52	American Savings & Loan Assn. of Florida, Miami	3,357,691,000	3,166,289,000	58	+6	4,929,398,000	5,310,804,000	146,496,000	2.97	4	2
53	Fidelity Federal Bank, FSB, Glendale, Calif.	3,327,214,000	3,106,235,000	64	+ 11	4,971,885,000	4,649,396,000	213,598,000	4.30	2	2
54	TCF Bank Savings, FSB, Minneapolis	3,322,514,000	3,440,381,000	48		4,658,239,000	5,296,127,000	159,511,000	3.42	2	2
55	Emigrant Savings Bank, New York	3,269,328,640	3,154,645,224	59	+4	3,571,954,772	3,657,085,241	197,828,000	5.54	2	1
56	Benjamin Franklin Federal S & L Assn., Portland, Ore.☆	3,213,813,000	3,252,732,000	55		4,968,142,000	5,505,188,000	(57,256,000)	(1.15)	4	2
57	Downey Savings & Loan Assn., Newport Beach, Calif.	3,192,465,000	2,962,843,000	67	+ 10	3,774,336,000	3,818,223,000	219,368,000	5.81	4	2
58	AmeriFirst Bank, FSB, Miami	3,183,573,000	3,458,105,000	47		4,116,403,000	4,546,645,000	71,745,000	1.74	2	2
59	Pacific First Federal Savings Bank, Seattle	3,177,204,000	2,955,150,000	68	+9	5,667,474,000	5,844,695,000	271,666,000	4.79	2	2
60	Citizens Federal Bank, FSB, Miami	2,989,776,000	2,952,907,000	69	+9	4,257,056,000	4,558,978,000	147,011,000	3.45	2	2
61	Lincoln Savings & Loan Assn., FA, Los Angeles☆	2,907,520,000	4,409,061,000	33		2,906,307,000	5,458,712,000	(1,285,607,000)	(44.24)	3	2
62	San Jacinto Savings Assn., Houston	2,905,466,000	3,113,201,000	62		3,319,868,000	3,808,757,000	16,427,000	0.49	4	2
63	Hudson City Savings Bank, Paramus, N.J.	2,870,671,981	2,732,766,251	78	+ 15	3,219,534,598	3,033,489,207	225,390,847	7.00	1	1
64	Society for Savings, Hartford, Conn.	2,831,844,000	2,794,232,000	74	+ 10	4,422,091,000	3,747,941,000	259,104,000	5.86	2	1
65	Home Savings Assn. of Kansas City, FA, Mo.	2,827,758,000	2,857,614,000	72	+7	3,264,012,000	3,498,113,000	(6,094,000)	(0.19)	4	2
66	Home Owners Savings Bank, FSB, Boston	2,822,396,000	2,661,065,000	79	+ 13	3,625,249,000	3,971,470,000	(50,324,000)	(1.39)	2	2
67	Manhattan Savings Bank, New York	2,808,207,000	2,765,064,691	76	+9	3,080,087,000	3,080,802,770	270,676,000	8.79	1	1
68	Georgia Federal Bank, FSB, Atlanta	2,755,412,000	2,644,027,000	80	+ 12	4,177,214,000	4,356,603,000	184,035,000	4.41	2	2
69	Guaranty Federal Savings Bank, Dallas	2,742,963,000	3,219,246,000	56		4,009,979,000	4,126,181,000	128,582,000	3.21	2	2
70	Capitol Federal Savings & Loan Assn., Topeka, Kan.	2,739,938,000	2,562,495,000	84	+ 14	3,157,662,000	3,027,414,000	266,201,000	8.43	3	2
71	Bright Banc Savings Assn., Dallas†	2,707,743,000	3,003,429,000	65		2,832,102,000	4,566,836,000	(1,181,263,000)	(41.71)	4	2
72	Commercial Federal Savings & Loan Assn., Omaha, Neb.	2,680,267,550	3,367,094,000	51		5,860,659,035	6,742,469,000	80,052,000	1.37	4	2
73	Florida Federal Savings Bank, St. Petersburg	2,644,954,000	3,121,237,000	61		4,654,538,000	5,066,790,000	11,824,000	0.25	4	2
74	Sears Savings Bank, Glendale, Calif.	2,624,691,000	3,440,297,545	49		4,465,589,000	4,843,805,357	192,184,000	4.30	4	2
75	Rochester Community Savings Bank, N.Y.	2,612,964,000	2,966,534,000	66		4,028,011,000	4,373,738,000	310,622,000	7.71	2	1
76	San Francisco Federal Savings & Loan Assn.	2,603,975,000	2,773,224,000	75		3,406,573,000	4,499,139,000	152,948,000	4.49	4	2
77	Homestead Savings, FS&LA, Millbrae, Calif.	2,593,236,000	3,169,145,956	57		2,892,632,000	5,756,065,705	68,305,000	2.36	4	2
78	Williamsburgh Savings Bank, Brooklyn, New York	2,569,642,000	2,735,861,000	77		3,670,997,000	3,516,463,000	335,973,000	9.15	2	1
79	St. Paul Federal Bank for Savings, Chicago	2,560,900,000	2,389,257,745	91	+ 12	3,357,073,000	3,096,704,908	210,349,000	6.27	2	2
80	Farm & Home Savings Assn., Nevada, Mo.	2,489,071,000	2,358,906,000	92	+ 12	3,080,523,000	3,545,768,000	185,883,000	6.03	4	2
81	United Savings Assn. of Texas, FSB, Houston	2,484,633,000	3,368,661,000	50		3,260,735,000	5,012,764,000	117,981,000	3.62	2	2
82	Old Stone Bank, FSB, Providence, R.I.	2,482,619,000	2,564,746,000	83	+1	3,222,367,000	3,657,376,000	168,165,000	5.22	2	2
83	Astoria Federal Savings & Loan Assn., Queens, New York	2,406,531,549	2,322,683,242	94	+ 11	3,109,348,625	3,084,232,379	258,004,000	8.30	3	2
84	First Federal Savings & Loan Assn., Pittsburgh	2,395,187,000	2,424,612,000	88	+4	3,126,975,000	3,126,721,000	(64,015,000)	(2.05)	3	2
85	Community Federal Savings & Loan Assn., St. Louis, Mo.	2,373,935,000	2,568,455,000	81		3,003,547,000	3,882,588,000	(421,329,000)	(14.03)	3	2
86	Third Federal Savings & Loan Assn., Cleveland	2,368,876,000	2,136,289,682	100	+ 14	2,653,243,000	2,402,883,259	243,245,000	9.17	3	2
87	Valley Federal S & L Assn., Van Nuys, Calif.	2,361,607,000	2,528,356,000	85		3,015,374,000	3,480,404,000	(40,182,000)	(1.33)	4	2
88	Amwest Savings Assn., Bryan, Tex.	2,344,522,000	2,896,309,000	70		3,919,697,000	4,307,483,000	100,518,000	2.56	4	2
89	First Minnesota Savings Bank, FSB, St. Paul	2,303,802,000	2,370,769,000	90	+1	3,205,158,000	3,399,264,000	40,776,000	1.27	1	2
90	Lincoln Savings Bank, FSB, New York	2,264,983,000	2,238,214,000	97	+7	2,835,551,000	2,747,663,000	92,564,000	3.26	2	1
91	Greater New York Savings Bank, New York	2,259,862,000	2,067,547,000	102	+ 11	3,105,098,000	3,000,618,000	208,159,000	6.70	2	1
92	Oak Tree Savings Bank, SSB, New Orleans, La.	2,256,907,000	1,163,058,000	197	+105	2,780,212,000	2,305,790,000	194,586,000	7.00	2	2
93	Fortune Savings Bank, Clearwater, Fla.	2,251,711,000	2,257,704,127	96	+3	3,159,796,000	3,183,893,175	122,947,000	3.89	2	2
94	Seaman's Bank for Savings, FSB, New York	2,245,416,000	2,564,864,000	82		3,955,292,000	4,719,364,000	(176,851,000)	(4.47)	2	1
95	Bank Western, FSB, Denver	2,231,557,000	2,350,499,000	93		3,259,299,000	3,636,822,000	203,736,000	6.25	2	2
96	Guardian Savings & Loan Assn., Houston	2,154,446,000	1,815,708,204	115	+ 19	3,679,780,000	4,022,413,928	118,245,000	3.16	4	2
97	Champion Federal Savings & Loan Assn., Bloomington, Ill.	2,146,635,140	2,079,005,000	101	+4	2,602,904,466	2,892,202,000	19,641,000	0.78	3	2
98	Pima Savings & Loan Assn., Tucson, Ariz.☆	2,128,117,000	2,211,104,000	98		2,734,063,000	3,182,541,000	26,803,000	0.98	4	2
99	HomeFed Bank, FSB, Honolulu	2,081,110,000	1,776,129,000	118	+ 19	3,165,856,000	2,805,226,000	21,927,000	0.89	2	2
100	Sacramento Savings & Loan Assn., Calif.	2,074,869,000	2,021,237,000	105	+5	2,308,609,000	2,436,175,000	152,534,000	6.61	4	2

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data provided by the Office of Thrift Supervision, Washington, D.C.; Bloomberg Financial Information Bandbook Inc., Austin, Texas; and ADP Data Services Bloomfield, New York, were used. Also, data from W.C. Ferguson & Co., Irving, Tex., were used to determine yearend 1988 Resolution Trust Corp. conservatorship status of the top 300 thrifts. A "☆" next to the thrift's name indicates that the thrift is currently in the conservatorship program, and a "†" indicates that the thrift was in the program and its status has been "resolved." Total deposits and savings deposits exclude non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts, and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. Capital: (1) For SAIF-insured thrifts, it is "core capital". (2) For BIF-insured thrifts, it is "Tier 1" capital. As defined by Sheshunoff, Core capital is modified equity capital minus deferred losses minus goodwill and other intangible assets minus perpetual preferred stock plus (goodwill, other intangible assets, and FSLIC capital contributions) limited to 1½% of tangible assets. As defined by the FDIC, Tier 1 capital is total equity capital plus minority interests in consolidated subsidiaries minus all intangibles other than purchased mortgage servicing rights. Please note: the core capital figures reported to American Banker were checked against regulatory data. In some cases, American Banker changed the capital figure reported by the institution to agree with its regulatory report. Capital/Assets(%): is the ratio of yearend 1989 capital to yearend 1989 assets. Charter Types: 1-Mutual Savings Bank, 2-Stock Savings Bank, 3-Mutual Savings & Loan Association, 4- Stock Savings & Loan Association. Insurance Types: 1-BIF insured, 2-SAIF insured. (a)— Consolidated data on a GAAP basis. (b)— The 1989 data are combined regulatory data for the thrift and its subsidiary, Gibraltar Savings Bank, FSB, Seattle. (c)— The 1989 data are combined regulatory data for the thrift and its division in Centereach, N.Y.

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Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1989, Compared with December 31, 1988

Rank 12/31/89		Deposits 12/31/89	Deposits 12/31/88	Rank 1988	Gain	Assets 12/31/89	Assets 12/31/88	Capital 12/31/89	Capital/ Assets(%)	Chart Type	Issue Type
101	River Bank America, New York	2,059,645,000	2,014,862,000	106	+5	2,939,446,000	2,894,493,000	154,739,000	5.26	2	1
102	Dollar Bank, FSB, Pittsburgh	2,056,604,000	2,028,473,000	104	+2	2,415,715,000	2,554,813,000	82,386,000	3.41	1	2
103	Coral Gables Federal Savings & Loan Assn., Fla.	2,053,107,331	1,988,045,045	109	+6	2,515,950,857	2,475,812,308	132,022,000	5.25	3	2
104	Midwest Savings Assn., FA, Minneapolis*	2,017,683,000	2,265,072,000	95		2,245,270,000	3,402,350,000	(788,080,000)	(35.10)	3	2
105	First Financial Bank, FSB, Stevens Point, Wis.	2,014,500,000	1,990,723,000	108	+3	2,370,864,000	2,298,610,000	127,562,000	5.38	2	2
106	Citizens Federal Savings & Loan Assn., Dayton, Ohio	2,009,469,000	2,050,525,000	103		2,254,613,000	2,332,703,000	61,583,000	2.73	3	2
107	Cragin Federal Bank for Savings, Chicago	1,922,937,309	1,773,104,325	119	+ 12	2,335,970,280	2,359,647,586	185,313,221	7.93	3	2
108	Great Lakes Bancorp, Ann Arbor, Mich.	1,921,299,000	1,980,440,000	110	+2	3,385,368,000	3,637,773,000	109,704,000	3.24	2	2
109	Santa Barbara Savings & Loan Assn., Calif.	1,904,401,000	2,191,861,000	99		4,666,123,000	5,012,084,000	(25,756,000)	(0.55)	4	2
110	San Antonio Savings Assn., FA, Tex.†	1,901,593,000	1,937,481,000	113	+3	2,208,748,000	2,652,497,000	(479,053,000)	(21.69)	3	2
111	Bay View Federal Bank, FSB, San Mateo, Calif.	1,855,091,000	1,678,694,000	126	+ 15	2,879,019,000	2,707,407,000	169,084,000	5.87	2	2
112	Peoples Heritage Savings Bank, Portland, Me.	1,820,263,000	1,641,257,000	132	+ 20	2,533,682,000	2,215,404,000	165,502,000	6.53	1	1
113	First Federal Savings Bank, Cleveland	1,799,578,000	1,349,029,000	160	+ 47	2,108,295,000	1,631,335,000	162,548,000	7.71	2	2
114	Mercury Savings & Loan Assn., Huntington Beach, Calif.*	1,792,124,000	1,972,012,000	111		2,158,830,000	2,565,397,000	(1,302,000)	(0.06)	4	2
115	Bluebonnet Savings Bank, FSB, Dallas	1,785,407,000	2,873,792,000	71		3,157,293,000	3,245,764,000	95,349,000	3.02	4	2
116	Albany Savings Bank FSB, N.Y.	1,776,275,000	1,732,391,017	121	+5	2,036,819,000	1,953,269,114	137,411,000	6.75	1	2
117	First Federal Savings & Loan Assn., Greenville, S.C.	1,769,212,000	1,707,489,000	122	+5	2,270,743,712	2,380,013,000	92,440,000	4.07	4	2
118	Security Savings & Loan Assn., Milwaukee, Wis.	1,760,415,363	1,697,589,024	123	+5	2,120,803,201	2,074,618,477	242,121,780	11.42	3	2
119	American Federal Bank, FSB, Dallas	1,757,828,000	1,829,528,000	114		3,211,539,000	3,291,926,000	68,123,000	2.12	2	2
120	Leader Federal Bank for Savings, Memphis, Tenn.	1,724,972,000	1,673,517,000	127	+7	2,138,618,000	2,511,777,000	87,615,000	4.10	1	2
121	Commonwealth Federal Savings Assn., Houston*	1,709,148,000	1,808,452,000	116	+ 15	1,814,168,000	1,880,630,000	(787,554,000)	(48.79)	4	2
122	Decatur Federal Savings & Loan Assn., Ga.	1,698,255,000	1,682,898,930	125	+3	2,312,111,000	2,300,257,000	132,415,000	5.73	4	2
123	Boston Five Cents Savings Bank FSB	1,695,871,000	1,807,085,000	118		2,318,404,000	2,427,322,000	123,853,000	5.34	2	1
124	Southern California Savings, FS&LA, Beverly Hills	1,688,743,000	1,515,865,000	143	+ 19	2,343,251,000	1,926,188,000	34,226,000	1.46	4	2
125	Investors Savings Bank, Richmond	1,681,592,000	1,661,488,000	128	+3	2,219,061,000	2,296,292,000	70,464,000	3.18	2	2
126	Benjamin Franklin Federal Savings Assn., Houston*	1,660,080,000	2,004,722,000	107		1,837,953,000	2,641,392,000	(412,181,000)	(22.43)	4	2
127	Trustbank Savings, FSB, McLean, Va.	1,656,206,000	1,537,090,000	141	+ 14	2,117,790,000	2,034,736,000	42,233,000	1.99	2	2
128	Secor Bank, FSB, Birmingham, Ala.	1,653,507,000	1,796,010,000	117		2,328,381,000	2,695,151,000	83,300,000	3.58	2	2
129	Southwest Savings & Loan Assn., FA, Phoenix*	1,643,261,000	1,749,652,000	120		1,749,788,000	2,305,934,000	(374,672,000)	(21.41)	3	2
130	Bell Federal Savings & Loan Assn., Chicago	1,635,284,000	1,620,984,000	133	+3	1,796,864,000	1,783,421,000	131,977,000	7.34	3	2
131	Citizens Savings Bank, Providence, R.I.	1,624,627,000	1,614,758,588	134	+3	2,248,906,000	2,193,225,886	222,327,000	9.89	2	1
132	Collective Federal Savings Bank, Egg Harbor City, N.J.	1,620,418,000	1,381,152,000	155	+ 23	2,225,638,000	2,059,380,000	110,334,000	4.96	2	2
133	Union Federal Savings Bank, Los Angeles	1,582,149,000	1,612,586,000	135	+2	2,415,157,000	2,234,027,000	161,935,000	6.70	2	2
134	East New York Savings Bank, New York	1,581,848,000	1,686,776,740	124		2,018,448,000	1,869,959,285	151,008,000	7.48	2	2
135	First Constitution Bank, New Haven, Conn.	1,579,211,000	1,487,947,000	146	+ 11	2,380,276,000	2,267,720,000	179,013,000	7.52	2	2
136	First Federal Bank of California, Santa Monica	1,553,242,000	1,356,818,903	159	+ 23	2,586,706,000	2,230,014,107	133,453,000	5.16	2	2
137	Prilikerit Bank, Las Vegas, Nev.	1,538,378,000	1,262,872,000	174	+ 37	2,767,153,000	2,812,486,000	51,920,000	1.88	2	2
138	EurekaBank, Foster City, Calif.	1,531,821,198	1,653,347,262	129		1,771,175,038	1,784,839,822	112,209,395	6.34	4	2
139	Far West Federal Bank, Portland, Ore.	1,529,193,765	1,479,273,000	147	+8	3,359,497,530	2,821,401,000	(229,495,000)	(6.83)	2	2
140	Loyola Federal Savings & Loan Assn., Baltimore	1,526,409,000	1,510,028,000	145	+5	2,113,726,000	2,065,442,000	129,750,000	6.14	4	2
141	Horizon Financial, FA, Southampton, Pa.*	1,528,107,000	1,944,949,000	112		1,931,758,000	2,702,039,000	(313,178,000)	(16.21)	3	2
142	Fulton Federal Savings Bank, Atlanta	1,514,958,000	1,585,489,000	136		2,310,006,000	2,570,933,000	(20,763,000)	(0.90)	4	2
143	Ensign Bank FSB, New York	1,514,718,000	1,512,472,000	144	+1	1,886,984,000	1,957,140,000	(117,443,000)	(6.22)	2	2
144	Pelican Homestead & Savings Assn., Metairie, La.	1,512,364,000	1,418,122,000	151	+7	1,687,298,000	1,922,099,000	(201,185,000)	(11.92)	3	2
145	Citicorp Savings of Florida, FS&LA, Miami	1,507,286,000	1,347,612,000	161	+ 16	2,370,834,000	2,970,339,000	326,552,000	13.77	4	2
146	ABQ Bank, FSB, Albuquerque, N.M.*	1,489,705,000	1,540,457,000	140		2,018,703,000	2,203,697,000	(93,728,000)	(4.64)	3	2
147	Metropolitan Federal Bank, FSB, Fargo, N.D. (a)	1,458,228,000	2,521,938,000	86		2,426,406,000	4,104,710,000	183,810,000	7.58	4	2
148	BankAtlantic, FSB, Fort Lauderdale, Fla.	1,430,219,000	1,641,974,000	131		1,886,453,000	2,345,985,000	58,030,000	3.08	2	2
149	Pioneer Savings Bank, Clearwater, Fla.*	1,419,810,000	1,544,811,000	139		1,935,739,000	2,141,537,000	(67,633,000)	(3.49)	4	2
150	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,416,583,000	1,313,362,000	167	+ 17	1,681,122,000	1,664,625,000	161,253,000	9.59	2	1
151	Maine Savings Bank, Portland	1,415,224,000	1,397,866,000	153	+2	1,541,200,000	1,730,023,000	(2,343,000)	(0.15)	2	1
152	Western Financial Savings Bank, Irvine, Calif.	1,410,991,000	1,181,671,000	191	+ 39	2,870,261,000	2,442,989,000	130,085,000	4.53	4	2
153	Washington Federal Savings & Loan Assn., Seattle	1,409,035,000	1,403,300,000	152		2,509,894,000	2,242,000,000	287,795,000	11.47	4	2
154	Flagler Federal Savings & Loan Assn., Miami	1,404,566,000	1,369,079,000	157	+3	1,566,826,000	1,578,064,000	25,794,000	1.65	3	2
155	Ohio Savings Bank, Cleveland	1,388,445,793	1,295,796,938	169	+ 14	1,547,295,277	1,528,262,237	93,875,000	6.07	2	2
156	Beverly Hills Federal Savings Bank	1,387,896,000	1,606,254,000	137		1,525,689,000	1,850,026,000	88,312,000	5.79	2	2
157	Cardinal Federal Savings Bank, Cleveland	1,384,075,000	1,459,728,473	148		1,556,274,000	1,647,337,994	59,142,000	3.80	3	2
158	American Pioneer Savings Bank, Orlando, Fla.	1,381,212,000	1,526,009,000	142		1,754,514,000	2,072,945,000	18,411,000	1.05	4	2
159	Independence Savings Bank, Brooklyn, New York	1,370,272,837	1,225,309,112	182	+ 23	1,513,626,061	1,406,423,588	118,393,000	7.82	1	1
160	Altus Bank, FSB, Mobile, Ala.	1,358,602,000	1,646,395,000	130		2,261,560,000	2,773,952,000	36,571,000	1.62	2	2
161	Hollywood Federal Savings & Loan Assn., Fla.	1,346,875,000	1,370,116,000	156		1,593,448,000	1,707,408,000	11,102,000	0.70	1	2
162	Provident Savings Bank, Jersey City, N.J.	1,346,853,000	1,299,822,633	168	+6	1,454,281,000	1,404,631,958	95,131,000	6.54	1	1
163	Peoples Heritage Savings, FS&LA, Salina, Kan.†	1,324,861,000	1,447,833,000	150		1,248,562,000	2,044,816,000	(388,167,000)	(31.09)	3	2
164	Gill Savings Assn., San Antonio, Tex.*	1,306,536,000	1,448,432,000	149		921,575,000	1,207,294,000	(1,045,395,000)	(113.44)	4	2
165	Fidelity New York, FSB, Floral Park, N.Y.	1,302,889,000	1,332,879,000	163		1,937,310,000	2,002,790,000	(1,761,000)	(0.09)	1	2
166	First Federal Savings Bank, Santurce, P.R.	1,301,317,423	1,069,588,000	214	+ 48	1,927,835,776	1,824,076,000	48,841,000	2.53	2	2
167	Beach Federal Savings & Loan Assn., Boynton Beach, Fla.	1,288,593,000	1,169,282,000	193	+ 26	1,395,081,000	1,281,729,000	2,000,000	0.15	4	2
168	Germantown Savings Bank, Bala Cynwyd, Pa.	1,286,656,000	1,250,910,000	176	+8	1,409,311,000	1,376,707,000	85,528,000	6.07	2	1
169	BancFlorida, FSB, Naples	1,285,797,000	1,363,023,000	158		1,780,827,000	1,780,907,000	72,927,000	4.10	2	2
170	Beneficial Savings Bank, Philadelphia	1,284,346,000	1,342,030,000	162		1,356,313,000	1,414,005,000	69,354,000	5.11	1	1
171	American Savings, FS&LA, Salt Lake City, Utah*	1,277,118,000	1,393,297,000	154		1,748,436,000	2,182,297,000	(256,661,000)	(14.79)	3	2
172	Caguas Central Federal Savings Bank, San Juan, P.R.	1,273,052,000	1,100,078,655	212	+ 40	1,664,898,000	1,509,525,804	40,004,000	2.40	3	2
173	Standard Federal Savings Bank, Gaithersburg, Md.	1,254,210,000	895,547,000	253	+ 80	1,712,760,000	1,608,950,000	41,242,000	2.41	4	2
174	Investors Savings & Loan Assn., Millburn, N.J.	1,253,055,588	1,152,623,311	200	+ 26	2,026,290,080	2,112,591,442	103,030,005	5.08	3	2
175	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,249,320,185	1,208,459,231	186	+ 11	1,479,784,627	1,429,811,358	195,871,186	13.24	1	1
176	Columbia First Bank, FSB, Arlington, Va.	1,246,507,000	1,230,679,000	180	+4	2,165,502,000	2,172,258,000	83,256,000	3.84	2	2
177	United Savings of America, FS&LA, Chicago	1,243,617,162	1,223,508,529	184	+7	1,348,166,760	1,410,802,133	(39,326,000)	(2.92)	3	2
178	New Haven Savings Bank, Conn.	1,241,023,000	1,166,460,000	196	+ 18	1,896,050,000	1,603,218,000	147,717,000	8.71	1	1
179	Columbia Banking Federal S & L Assn., Rochester, N.Y.	1,232,825,000	1,211,382,000	185	+6	1,821,925,000	1,854,640,000	21,038,000	1.30	3	2
180	First Mutual of Boston	1,228,762,000	1,256,804,000	175		1,304,691,000	1,382,489,000	59,999,000	4.80	1	1
181	Pomona First Fed. Savings & Loan Assn., Calif.	1,224,876,000	1,141,916,000	203	+ 22	1,326,792,000	1,240,288,000	79,409,000	5.99	3	2
182	Mid America Federal Savings Bank, Clarendon Hills, Ill.	1,223,987,000	1,151,715,000	201	+ 19	1,593,241,000	1,563,206,000	27,264,000	1.72	3	2
183	Landmark Savings Assn., Pittsburgh	1,219,980,000	1,286,382,000	172		1,654,458,000	1,841,227,000	39,696,000	2.40	4	2
184	Haworld Bank, Boston	1,219,947,000	1,233,326,000	179		1,342,182,000	1,387,683,000	100,621,000	7.50	2	1
185	First Federal Savings & Loan Assn., Toledo, Ohio	1,217,418,000	1,266,062,416	173		1,256,700,000	1,341,814,856	26,057,000	2.07	3	2
186	Chase Federal Bank, Miami	1,197,486,058	1,192,070,861	190	+4	1,577,285,470	1,599,199,635	44,893,000	2.85	1	2
187	North Side Savings Bank, Bronx, New York	1,193,979,000	1,230,245,000	181		1,336,444,000	1,381,679,000	86,836,000	6.50	2	1
188	Gem Savings Assn., Dayton, Ohio	1,186,097,743	1,294,051,414	170		1,497,395,415	1,617,503,433	(24,217,000)	(1.62)	3	2
189	Onondaga Savings Bank, Syracuse, N.Y.	1,182,474,000	1,128,561,000	205	+ 16	1,679,587,000	1,511,825,000	101,047,000	6.02	2	1
190	Roosevelt Bank, FSB, Chesterfield, Mo.	1,181,997,000	1,162,810,813	198	+8	2,668,414,000	2,569,929,383	115,425,000	4.33	2	2
191	Heritage Bank for Savings, Holyoke, Mass.	1,176,678,000	1,281,571,000	171		1,695,156,000	1,883,186,000	84,470,000	4.98	2	1
192	Columbia Federal Savings Bank, Queens, New York	1,175,020,776	1,092,120,211	215	+ 23	1,443,923,219	1,417,911,210	49,401,907	3.42	1	2
193	Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.	1,172,709,000	1,147,257,000	202	+9	1,548,746,000	1,628,970,000	27,011,000	1.74	3	2
194	D&N Savings Bank, FSB, Hancock, Mich.	1,167,718,000	1,194,763,000	189		2,048,040,000	2,226,397,000	87,275,000	4.26	2	2
195	Provident Institution for Savings, Boston	1,165,533,804	1,225,236,177	183		1,539,144,259	1,732,833,601	134,643,569	8.75	2	1
196	Home Savings Bank, Brooklyn, New York	1,161,365,000	1,169,118,998	194		1,608,861,000	1,600,530,262	230,458,000	14.32	2	1
197	Heights of Texas, FSB, Houston	1,159,079,000	946,636,000	246	+ 49	1,910,321,000	1,514,113,000	36,331,000	1.90	4	2
198	Roosevelt Savings Bank, Garden City, N.Y.	1,158,526,000	1,017,511,000	229	+ 31	1,349,902,000	1,175,098,000	67,864,000	5.03	1	1
199	First Savings of Arkansas, FA, Little Rock*	1,152,426,000	1,195,895,000	188		1,007,458,000	1,371,534,000	(870,376,000)	(87.43)	3	2
200	Crestmont Federal Savings & Loan Assn., Edison, N.J.	1,151,157,000	1,089,930,000	218	+ 18	1,857,852,000	1,853,088,000	62,551,000	3.37	4	2

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker data provided by the Office of Thrift Supervision, Washington, D.C.; Bloomberg Financial Information Services Inc., Austin Texas; and ADP Data Services Division, New York, were used. Also, data from W.C. Ferguson & Co., Irving, Tex., were used to determine yearend 1989 Resolution Trust Corp. conservatorship status of the top 300 thrifts. A "(a)" next to the thrift's name indicates that the thrift is currently in the conservatorship program; and a "(p)" indicates that the thrift was in the program and its status has been "resolved." Total deposits and savings accounts include non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts; in passbook accounts; and all other accounts, except escrowed accounts. **Capital:** (1) For SAIF-insured thrifts, it is "core capital"; (2) For BIF insured thrifts, it is "Tier 1" capital. As defined by Shearson/Lehman Bros. capital is modified equity capital minus deferred losses minus goodwill and other intangible assets minus perpetual preferred stock plus (goodwill, other intangible assets, and FSLIC capital contributions) limited to 1½% of tangible assets. As defined by the FDIC, Tier 1 capital is total equity capital plus minority interests in consolidated subsidiaries minus all intangibles other than purchased mortgage servicing rights. Please note: the core capital figures reported by American Banker were checked against regulatory data. In some cases, American Banker changed the capital figure reported by the institution to agree with its regulatory report. **Capital/assets(%)** is the ratio of yearend 1989 capital to yearend 1989 assets. **Charter Types:** 1-Mutual Savings Bank, 2-Stock Savings Bank, 3-Mutual Savings & Loan Association, 4- Stock Savings & Loan Association. **Insurance Types:** 1-BIF-insured, 2-SAIF-insured, (a)— Yearend 1988 data are regulatory data for the thrift only. The 1988 data are consolidated for the thrift and its two subsidiaries in Iowa and Minnesota.

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Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1989, Compared with December 31, 1988

Rank 12/31/89		Deposits 12/31/89	Deposits 12/31/88	Rank 1988	Gain	Assets 12/31/89	Assets 12/31/88	Capital 12/31/89	Capital/ Assets(%)	Chart Type	Insur. Type
201	Murray Federal Savings & Loan Assn., Dallas☆	1,145,802,000	1,158,064,000	199		981,932,000	1,442,965,000	(346,457,000)	(36.02)	3	2
202	State Savings Bank, Columbus, Ohio	1,142,571,000	1,200,310,000	187		1,445,602,000	1,519,720,000	100,536,000	6.95	4	2
203	Standard Federal Savings & Loan Assn., Chicago	1,139,516,416	1,127,835,904	206	+3	1,227,951,810	1,211,541,380	68,091,000	5.55	3	2
204	County Bank, FSB Santa Barbara, Calif.	1,132,496,000	1,120,254,000	210	+6	1,432,853,000	1,431,895,000	28,918,000	2.02	2	2
205	Norstar Bank Central New York, Syracuse	1,120,933,000	1,170,322,000	192		1,387,409,000	1,407,719,000	101,523,000	7.32	2	1
206	Sooner Federal Savings Assn., Tulsa, Okla.☆	1,101,932,000	1,239,312,000	178		1,429,721,000	1,751,151,000	(89,286,000)	(6.24)	3	2
207	American Savings Bank, FSB, Honolulu	1,100,873,000	966,293,000	240	+33	1,651,453,000	1,326,795,000	92,808,000	5.62	2	2
208	Centerbank, Waterbury, Conn.	1,098,271,000	1,316,928,000	165		1,863,458,000	2,041,345,000	193,729,000	10.40	2	1
209	United Postal Savings Assn., St. Louis, Mo.	1,092,349,000	1,167,407,000	195		1,410,708,000	1,428,832,000	48,921,000	3.47	3	2
210	Horizon Federal Savings Bank, Wilmette, Ill.☆	1,088,591,000	1,054,603,000	220	+10	1,223,701,000	1,268,877,000	(95,457,000)	(7.80)	3	2
211	Commonwealth Federal Svgs. & Loan Assn., Ft. Lauderdale, Fla.☆	1,086,588,000	1,324,592,000	164		1,407,729,000	1,702,691,000	(162,995,000)	(11.58)	3	2
212	Wilmington Savings Fund Society FSB, Del.	1,084,743,000	1,042,136,000	225	+13	1,434,151,000	1,349,012,000	88,747,000	6.19	2	1
213	Anchor Savings & Loan Assn., Madison, Wis.	1,073,004,000	1,053,559,753	221	+8	1,299,496,000	1,270,537,283	63,921,000	4.92	3	2
214	First Federal Savings & Loan Assn., Lincoln, Neb.	1,066,155,000	1,115,913,883	211		1,221,819,000	1,344,000,000	49,482,000	4.05	3	2
215	Cumberland Federal Savings Bank, Louisville, Ky.	1,049,207,000	746,829,000	304	+89	1,353,550,000	1,151,699,000	60,191,000	4.45	2	2
216	Connecticut Savings Bank, New Haven	1,042,713,000	1,050,551,000	223	+7	1,259,126,000	1,250,297,000	81,250,000	6.45	1	1
217	Morris Savings Bank, Morristown, N.J.	1,038,904,000	1,020,676,000	227	+10	1,130,341,000	1,105,674,000	70,948,000	6.28	2	1
218	Columbia Savings Bank, SLA, Fair Lawn, N.J.	1,032,797,966	1,014,495,000	231	+13	1,229,942,732	1,236,008,000	62,487,443	5.08	3	2
219	The First, FA, Orlando, Fla.	1,031,897,902	1,045,458,560	224	+5	1,247,846,000	1,276,537,080	15,937,000	1.28	3	2
220	Second National Federal Savings Bank, Salisbury, Md.	1,029,821,000	860,947,000	262	+42	1,510,785,000	1,210,051,000	65,260,000	4.32	2	2
221	Ridgewood Savings Bank, Queens, New York	1,022,730,350	1,015,117,348	230	+9	1,155,234,904	1,144,355,623	124,322,830	10.76	1	1
222	Amoskeag Bank, Manchester, N.H.	1,016,892,000	1,083,749,000	216		1,377,944,000	1,614,779,000	53,024,000	3.85	2	1
223	Metropolitan Federal Bank of Iowa, Mason City	1,016,339,000	1,039,453,000	226	+3	1,139,622,000	1,265,246,000	58,742,000	5.15	4	2
224	Superior Bank, FSB, Oakbrook Terrace, Ill.	1,007,900,000	1,137,473,000	204		1,261,807,000	1,526,876,000	44,044,000	3.49	2	2
225	South Boston Savings Bank, Boston	1,004,578,000	1,004,771,000	235	+10	1,441,694,000	1,398,856,000	102,160,000	7.09	2	1
226	First Atlantic Savings & Loan Assn., South Plainfield, N.J.☆	1,002,288,503	1,099,822,000	213		1,296,681,973	1,395,633,000	(325,000)	(0.03)	3	2
227	Santander Federal Savings Bank, Bayamon, P.R.	997,838,405	606,022,303			1,061,115,581	1,252,052,058	55,833,000	5.26	2	2
228	Sandia Federal Savings & Loan Assn., Albuquerque, N.M.☆	990,959,000	1,075,413,000	217		612,881,000	747,076,000	(748,989,000)	(122.20)	3	2
229	Coreast Savings Bank, FSB, Richmond	990,806,000	980,897,000	239	+10	1,262,075,000	1,171,922,000	45,016,000	3.57	2	2
230	Mutual Savings Bank of Wisconsin, Milwaukee	987,387,230	990,397,429	237	+7	1,114,107,333	1,107,874,469	97,606,477	8.76	1	2
231	First Federal Savings Bank & Trust, Pontiac, Mich.	979,219,000	1,013,136,000	232	+1	1,447,188,000	1,543,951,000	43,758,000	3.02	4	2
232	Security Savings Bank, SLA, Vineland, N.J.	976,104,000	992,119,000	236	+4	1,528,470,000	1,506,945,000	43,993,000	2.88	2	2
233	Ameribanc Savings Bank, Annandale, Va.	975,964,000	900,664,000	252	+19	1,333,166,000	1,271,726,000	58,983,000	4.42	2	2
234	Ponce Federal Bank, FSB, P.R.	973,156,251	705,850,031	325	+91	1,367,127,863	1,248,408,467	67,776,589	4.96	2	2
235	New Bedford Institution for Savings, Mass.	971,500,000	930,420,000	248	+13	1,202,182,000	1,160,134,000	197,840,000	16.44	2	1
236	ComFed Savings Bank, Lowell, Mass.	970,830,000	1,012,212,000	234		1,504,435,000	1,710,806,000	45,316,000	3.01	2	2
237	Hunter Savings Assn., Cincinnati	962,200,000	963,120,000	241	+4	1,266,642,000	1,302,915,000	71,968,000	5.68	4	2
238	Springfield Institution for Savings, Mass.	959,448,000	885,675,000	254	+16	1,082,302,000	1,048,674,000	93,480,000	8.64	1	1
239	Security Savings & Loan Assn., Scottsdale, Ariz.☆	958,203,000	1,051,702,000	222		521,341,000	626,922,000	(570,770,000)	(109.46)	4	2
240	American Charter Federal S & L Assn., Lincoln, Neb.	950,571,000	948,079,000	244	+4	1,386,736,000	1,522,734,000	(2,013,000)	(0.15)	3	2
241	Republic Federal Savings & Loan Assn., Los Angeles	949,113,000	1,012,802,000	233		1,614,692,000	2,042,694,000	30,217,000	1.87	4	2
242	Baltimore Federal Financial, FSA☆	945,752,000	1,241,765,000	177		1,180,832,000	1,536,920,000	(265,433,000)	(22.42)	3	2
243	Pathway Financial, FA, Chicago	929,338,000	944,717,000	247	+4	1,169,903,000	1,364,302,000	37,850,000	3.22	4	2
244	First Home Federal Savings & Loan Assn., Greensboro, N.C.	929,302,000	881,754,000	257	+13	1,176,802,000	1,297,835,000	39,137,000	3.33	4	2
245	Security First Fed. S & L Assn., Daytona Beach, Fla.	927,903,000	986,551,000	236		1,115,144,000	1,144,006,000	(11,853,000)	(1.06)	3	2
246	Great Financial Federal S & L Assn., Louisville, Ky.	925,374,000	889,645,078	260	+14	1,084,631,000	1,023,291,040	102,016,000	9.41	3	2
247	Hawthorne Savings & Loan Assn., Calif.	923,577,779	864,343,351	261	+14	1,051,034,939	948,584,024	78,980,000	7.51	4	2
248	Metropolitan Federal S & L Assn., Nashville, Tenn.	921,340,000	911,713,000	251	+3	1,164,368,000	1,168,935,000	81,731,000	7.02	4	2
249	Mid-America Federal Savings & Loan Assn., Columbus, Ohio	916,374,000	949,275,000	243		1,275,106,000	1,369,409,000	(42,413,000)	(3.33)	3	2
250	Firstrust Savings Bank, Philadelphia	916,000,000	811,731,000	279	+29	1,210,000,000	1,114,000,000	155,989,000	12.89	2	1
251	Eastern Savings Bank, Lynn, Mass.	909,319,000	836,756,000	270	+19	987,688,000	958,214,000	48,443,000	4.90	1	1
252	Mechanics & Farmers Savings Bank, FSB, Bridgeport, Conn.	906,957,000	946,981,988	245		1,297,239,000	1,283,086,462	48,298,000	3.72	1	1
253	Sun State Savings & Loan Assn., Phoenix, Ariz.☆	901,683,000	883,909,000	256	+3	825,785,000	1,083,084,000	(216,134,000)	(26.17)	3	2
254	Worcester County Institution for Savings, Worcester, Mass	898,296,000	819,697,000	278	+24	1,157,577,000	1,047,529,000	128,621,000	11.11	2	1
255	Coast Federal Savings & Loan Assn., Sarasota, Fla.	880,510,000	845,073,000	268	+13	1,170,287,000	1,183,263,000	48,914,000	4.18	4	2
256	Pacific Southwest Savings Bank, FSB, Corpus Christi, Tex.	879,496,000	1,059,601,000	219		1,075,768,000	1,164,768,000	36,992,000	3.44	2	2
257	Broadview Federal Savings Bank, Cleveland☆	878,032,000	1,125,375,000	208		1,383,141,000	1,756,676,000	(60,839,000)	(4.40)	3	2
258	Franklin Federal Bancorp, FSB, Austin, Tex.	876,025,000	1,316,300,000	166		1,871,720,000	1,776,988,000	35,637,000	1.90	4	2
259	First Indiana Bank, FSB, Indianapolis	875,689,000	731,807,000	311	+52	1,169,642,000	1,177,675,000	66,829,000	5.71	2	2
260	Mid-State Federal Savings Bank, Ocala, Fla.	862,787,000	875,408,000	259		1,011,876,000	1,037,572,000	52,703,000	5.21	2	2
261	Duval Fed. Savings & Loan Assn., Jacksonville, Fla.☆	857,038,000	980,769,000	242		1,027,373,000	1,206,218,000	(40,310,000)	(3.92)	3	2
262	Commonwealth Federal S & L Assn., Norristown, Pa.	852,542,000	858,364,000	264	+2	1,106,127,000	1,126,923,000	59,754,000	5.40	3	2
263	American Federal Bank, FSB, Greenville, S.C.	849,895,000	834,298,000	272	+9	1,114,535,000	1,084,022,000	3,255,000	0.29	2	2
264	Penn Savings Bank, FSB, Wyomissing, Pa.	847,134,000	749,555,000	302	+38	1,156,542,000	1,111,358,000	49,338,000	4.27	2	2
265	Harris Savings Assn., Harrisburg, Pa.	846,415,000	791,872,000	287	+22	964,889,000	939,101,000	65,379,000	6.78	3	2
266	First Capital Financial Corp., Aurora, Colo.	842,966,000	875,689,000	258		1,077,683,000	1,224,019,000	(48,673,000)	(4.52)	4	2
267	Century Federal Savings & Loan Assn., Pasadena, Calif.	841,844,000	885,527,000	255		1,053,931,000	1,151,250,000	43,674,000	4.14	3	2
268	Northwestern Savings & Loan Assn., Chicago	836,854,000	820,337,000	276	+8	1,308,197,000	1,250,495,000	131,607,000	10.06	3	2
269	Olympic Federal Savings & Loan Assn., Berwyn, Ill.	835,062,000	800,324,000	283	+14	1,145,568,000	1,049,234,000	(77,253,000)	(6.74)	3	2
270	Commerce Savings Assn., San Antonio, Tex.☆	824,849,000	800,482,000	282	+12	538,973,000	810,756,000	(301,827,000)	(55.98)	4	2
271	Roslyn Savings Bank, N.Y.	823,603,784	805,088,268	280	+9	970,399,682	930,138,162	118,964,000	12.26	1	1
272	Home Savings Bank, FSB, Hollywood, Fla.	819,667,919	859,042,866	263		895,167,781	972,538,443	63,176,000	7.06	1	2
273	Diamond Savings & Loan Co., Findlay, Ohio	816,815,000	682,812,000	304	+61	1,009,604,000	856,774,000	44,686,000	4.42	4	2
274	First Western Savings Assn., Las Vegas, Nev.	816,873,000	833,929,351	273		1,189,960,000	1,319,834,335	51,920,000	4.36	4	2
275	Gateway Bank, Norwalk, Conn.	815,418,000	773,729,000	294	+19	1,289,823,000	1,229,830,000	112,793,000	8.74	2	1
276	American Federal S & L Assn of Iowa, Des Moines☆	811,767,405	832,865,034	274		915,300,702	1,066,410,415	(20,284,000)	(2.22)	3	2
277	New Brunswick Savings Bank, N.J.	807,356,000	776,952,000	292	+15	902,439,000	838,917,000	86,781,000	9.62	2	1
278	United Savings Bank, FSB, San Francisco	807,303,000	750,353,000	301	+23	1,018,828,000	1,000,302,000	47,064,000	4.62	4	2
279	Stockton Savings & Loan Assn., Calif.	805,121,000	771,351,000	296	+17	1,010,290,000	954,520,000	52,341,000	5.18	4	2
280	Long Beach Savings & Loan Assn., Calif.	802,264,000	631,577,000			872,153,000	695,311,000	37,059,000	4.25	4	2
281	Bexar Savings Assn., San Antonio, Tex.☆	800,085,000	799,152,000	284	+3	544,134,000	818,800,000	(402,050,000)	(73.89)	4	2
282	American Savings Bank, New Britain, Conn.	798,069,543	763,327,348	298	+16	914,141,478	867,675,761	101,191,350	11.07	1	1
283	Staten Island Savings Bank, New York	795,490,000	765,612,000	297	+14	870,736,000	834,557,000	73,457,000	8.44	1	1
284	United Federal Savings Bank of Iowa, Des Moines	792,462,000	796,212,876	285	+1	989,735,000	984,566,913	2,837,000	0.28	3	2
285	Union Federal Savings Bank, Indianapolis	790,356,000	845,971,708	265		1,280,332,000	1,296,234,715	42,982,000	3.36	2	2
286	New Hampshire Savings Bank, Concord	787,824,000	803,719,000	281		935,675,000	1,096,273,000	4,400,000	0.47	2	1
287	First Federal Savings & Loan Assn., Fort Myers, Fla.	787,538,000	762,633,000	299	+12	876,370,000	844,949,000	77,943,000	8.89	4	2
288	Central Federal Savings, FSB, Mineola, N.Y.	786,430,000	776,125,779	293	+5	953,174,000	986,161,881	(53,507,000)	(5.61)	1	2
289	Financial Federal Trust & Savings Bank, Olympia Fields, Ill.	786,261,418	745,709,000	305	+16	843,039,785	1,018,720,000	48,516,000	5.87	1	2
290	Home Savings & Loan Co., Youngstown, Ohio	784,330,000	790,367,000	288		853,818,000	865,030,000	62,869,000	7.36	3	2
291	Heritage Federal Savings Bank, Taylor, Mich.	781,457,000	915,079,000	250		915,202,000	999,691,000	53,155,000	5.81	2	2
292	Continental Federal Savings Bank, Fairfax, Va.	778,921,717	794,886,000	286		1,115,944,816	1,125,680,000	64,651,085	5.79	2	2
293	Home Federal Bank of Tennessee, FSB, Knoxville	774,832,000	770,434,000	295	+2	854,614,000	848,882,000	64,775,000	7.58	1	2
294	Citicorp Savings of Washington, D.C., FSB&LA	774,782,187	674,989,000	338	+44	1,211,203,000	1,071,264,000	268,139,000	22.14	4	2
295	Bell Savings & Loan Assn., Upper Darby, Pa.	774,238,000	506,902,000			932,986,000	714,394,000	47,781,000	5.12	4	2
296	Heart Federal Savings & Loan Assn., Auburn, Calif.	773,149,000	679,223,000	336	+40	879,517,000	770,783,000	62,136,000	7.06	4	2
297	Poughkeepsie Savings Bank, FSB, N.Y.	772,574,033	845,843,000	267		1,607,019,414	1,749,190,000	84,377,000	5.25	2	2
298	Charter Federal Savings Bank, Bristol, Va.	772,321,000	743,942,000	306	+8	1,023,445,000	1,014,995,000	(1,256,000)	(0.12)	3	2
299	Berkeley Federal Savings Bank, Millburn, N.J.	769,096,610	727,964,461	314	+15	887,337,089	978,423,296	16,104,000	1.81	1	2
300	Queens County Savings Bank, Queens, New York	759,004,567	755,528,391	300		833,675,236	825,163,808	73,564,833	8.82	1	1

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data provided by the **Office of Thrift Supervision**, Washington, D.C.; **Sheshunoff Information Services Inc.**, Austin, Texas; and **ADP Data Services Division**, New York, were used. Also, data from **W.C. Ferguson & Co.**, Irving, Tex., were used to determine yearend 1989 Resolution Trust Corp. conservatorship status of the top 300 thrifts. A "☆" next to the thrift's name indicates that the thrift is currently in the conservatorship program; and a "(R)" indicates that the thrift was in the program and its status has been "resolved." **Total deposits and savings accounts** include non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Capital:** (1) For SAIF-insured thrifts, it is "core capital". (2) For SIF insured thrifts, it is "Tier 1" capital. As defined by Sheshunoff, Core capital is modified equity capital minus deferred losses minus goodwill and other intangible assets minus perpetual preferred stock plus (goodwill, other intangible assets, and FSLIC capital contributions) limited to 1½% of tangible assets. As defined by the FDIC, **Tier 1 capital** is total equity capital plus minority interests in consolidated subsidiaries minus all intangibles other than purchased mortgage servicing rights. Please note: the core capital figures reported to American Banker were checked against regulatory data. In some cases, American Banker changed the capital figure reported by the institution to agree with its regulatory report. **Capital/Assets(%)** is the ratio of yearend 1989 capital to yearend 1989 assets. **Charter Types:** 1-Mutual Savings Bank, 2-Stock Savings Bank, 3-Mutual Savings & Loan Association; 4- Stock Savings & Loan Association. **Insurance Types:** 1-SIF-insured; 2-SAIF-insured. **(R)**— Rank thrift would have had, if it had been included in the survey.

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Top 300 Thrifts in the United States

Listed geographically in order of deposit size within states

Rank 12/89		Deposits 12/31/89
	ALABAMA	
128	Bacor Bank, FSB, Birmingham	1,653,507,000
180	Altus Bank, FSB, Mobile	1,358,602,000
	ARIZONA	
27	MeraBank, FSB, Phoenix*	4,746,485,000
37	Western Savings & Loan Assn., FA, Phoenix*	4,164,489,000
98	Pima Savings & Loan Assn., Tucson*	2,128,117,000
129	Southwest Savings & Loan Assn., FA, Phoenix*	1,643,261,000
236	Security Savings & Loan Assn., Scottsdale*	958,203,000
253	Sun State Savings & Loan Assn., Phoenix*	901,683,000
	ARKANSAS	
199	First Savings of Arkansas, FA, Little Rock*	1,152,426,000
	CALIFORNIA	
1	Home Savings of America, FA, Irwindale	33,100,655,000
2	Great Western Bank, FSB, Beverly Hills	23,117,989,000
3	Glendale Federal Bank, FSB	15,969,180,000
4	California Federal Bank, FSB, Los Angeles	15,194,340,000
5	American Savings Bank, FA, Irvine	13,639,461,000
6	Homefed Bank, FSB, San Diego	13,034,251,000
7	First Nationwide Bank, FSB, San Francisco	11,925,000,000
8	World Savings, FSB/LA, Oakland	11,457,331,000
9	Great American Bank, SSB, San Diego	11,419,312,000
14	Coast Savings & Loan Assn., Los Angeles	8,904,590,000
16	Columbia Savings & Loan Assn., Beverly Hills	7,828,652,784
19	Gibraltar Savings FA, Simi Valley*	6,989,625,000
20	Imperial Savings Assn., San Diego*	6,624,900,000
25	Citicorp Savings, FSB/LA, San Francisco	4,906,194,000
46	Western Fed. Savings & Loan Assn., Marina Del Rey	3,562,843,000
48	FarWest Savings & Loan Assn., Newport Beach	3,468,330,000
49	Household Bank, FSB, Newport Beach	3,454,676,000
53	Fidelity Federal Bank, FSB, Glendale	3,327,214,000
57	Downey Savings & Loan Assn., Newport Beach	3,192,465,000
61	Lincoln Savings & Loan Assn., FA, Los Angeles*	2,907,620,000
74	Sears Savings Bank, Glendale	2,624,691,000
76	San Francisco Federal Savings & Loan Assn.	2,603,975,000
77	Homestead Savings, FSB/LA, Millbrae	2,563,236,000
87	Valley Federal S & L Assn., Van Nuys	2,361,607,000
100	Sacramento Savings & Loan Assn.	2,074,889,000
109	Santa Barbara Savings & Loan Assn.	1,904,401,000
111	Bay View Federal Bank, FSB, San Mateo	1,855,091,000
114	Mercury Savings & Loan Assn., Huntington Beach*	1,792,124,000
134	Southern California Savings, FSB/LA, Beverly Hills	1,688,743,000
135	Union Federal Savings Bank, Los Angeles	1,582,149,000
136	First Federal Bank of California, Santa Monica	1,553,242,000
138	EurekaBank, Foster City	1,531,821,198
152	Western Financial Savings Bank, Irvine	1,410,991,000
158	Beverly Hills Federal Savings Bank	1,387,896,000
181	Pomona First Fed. Savings & Loan Assn.	1,224,876,000
204	County Bank, FSB Santa Barbara	1,132,496,000
241	Republic Federal Savings & Loan Assn., Los Angeles	949,113,000
247	Hawthorne Savings & Loan Assn.	923,577,779
267	Century Federal Savings & Loan Assn., Pasadena	841,844,000
278	United Savings Bank, FSB, San Francisco	807,303,000
279	Stockton Savings & Loan Assn.	805,121,000
280	Long Beach Savings & Loan Assn.	802,264,000
298	Heart Federal Savings & Loan Assn., Auburn	773,149,000
	COLORADO	
51	Columbia Savings, FSB/LA, Englewood	3,389,404,000
68	Bank Western, FSB, Denver	2,231,557,000
266	First Capital Financial Corp., Aurora	842,966,000
	CONNECTICUT	
34	People's Bank, Bridgeport	5,576,065,000
40	Northeast Savings, FA, Hartford	3,847,120,000
64	Society for Savings, Hartford	2,831,844,000
135	First Constitution Bank, New Haven	1,579,211,000
178	New Haven Savings Bank	1,241,023,000
209	Centerbank, Waterbury	1,098,271,000
216	Connecticut Savings Bank, New Haven	1,042,713,000
262	Mechanics & Farmers Savings Bank, FSB, Bridgeport	906,957,000
275	Gateway Bank, Norwalk	815,418,000
282	American Savings Bank, New Britain	798,089,543
	DELAWARE	
212	Wilmington Savings Fund Society FSB	1,084,743,000
	DISTRICT OF COLUMBIA	
284	Citicorp Savings of Washington, D.C., FS&LA	774,782,187
	FLORIDA	
33	CenTrust Bank, SSB, Miami*	5,922,475,000
82	American Savings & Loan Assn. of Florida, Miami	3,357,891,000
89	AmeriFirst Bank, FSB, Miami	3,183,573,000
90	Citizens Federal Bank, FSB, Miami	2,989,776,000
73	Florida Federal Savings Bank, St. Petersburg	2,644,954,000
93	Fortune Savings Bank, Clearwater	2,251,711,000
103	Coral Gables Federal Savings & Loan Assn.	2,053,107,331
146	Citicorp Savings of Florida, FS&LA, Miami	1,507,286,000
148	BankAtlantic, FSB, Fort Lauderdale	1,430,219,000
149	Pioneer Savings Bank, Clearwater*	1,419,810,000
164	Flagler Federal Savings & Loan Assn., Miami	1,404,586,000
169	American Pioneer Savings Bank, Orlando	1,381,212,000
191	Hollywood Federal Savings & Loan Assn.	1,346,875,000
197	Beach Federal Savings & Loan Assn., Boynton Beach	1,288,593,000
198	BancFlorida, FSB, Naples	1,285,797,000
196	Chase Federal Bank, Miami	1,197,486,058
193	Financial Fed. Savings & Loan Assn., Miami Lakes	1,172,709,000
211	Commonwealth Federal Savings & Loan Assn., Ft. Lauderdale*	1,085,588,000
219	The First, FA, Orlando	1,031,897,902
246	Security First Fed. S & L Assn., Daytona Beach	927,903,000
255	Coast Federal Savings & Loan Assn., Sarasota	880,510,000
260	Mid-State Federal Savings Bank, Ocala	862,787,000
261	Duval Fed. Savings & Loan Assn., Jacksonville*	857,036,000
272	Home Savings Bank, FSB, Hollywood	819,867,319
287	First Federal Savings & Loan Assn., Fort Myers	787,538,000
	GEORGIA	
69	Georgia Federal Bank, FSB, Atlanta	2,755,412,000
122	Decatur Federal Savings & Loan Assn.	1,698,255,000
142	Fulton Federal Savings Bank, Atlanta	1,514,958,000
	HAWAII	
99	HonFed Bank, FSB, Honolulu	2,081,110,000
207	American Savings Bank, FSB, Honolulu	1,100,873,000
	ILLINOIS	
29	Talman Home Federal Savings & Loan Assn., Chicago	4,403,945,000
43	Citicorp Savings of Illinois, FS&LA, Chicago	3,713,444,000
79	St. Paul Federal Bank for Savings, Chicago	2,560,900,000
97	Champion Federal Savings & Loan Assn., Bloomington	2,148,635,140
107	Cragin Federal Bank for Savings, Chicago	1,922,937,309
139	Bell Federal Savings & Loan Assn., Chicago	1,535,284,000
177	United Savings of America, FS&LA, Chicago	1,243,617,162
182	Mid America Federal Savings Bank, Clarendon Hills	1,223,987,000
203	Standard Federal Savings & Loan Assn., Chicago	1,139,516,416
210	Horizon Federal Savings Bank, Wilmette*	1,088,591,000
224	Superior Bank, FSB, Oakbrook Terrace	1,007,900,000
243	Pathway Financial, FA, Chicago	929,338,000
260	Northwestern Savings & Loan Assn., Chicago	838,854,000
260	Olympic Federal Savings & Loan Assn., Berwyn	835,062,000
269	Financial Federal Trust & Savings Bank, Olympia Fields	786,261,418
	INDIANA	
268	First Indiana Bank, FSB, Indianapolis	875,689,000
295	Union Federal Savings Bank, Indianapolis	790,356,000
	IOWA	
223	Metropolitan Federal Bank of Iowa, Mason City	1,016,339,000
276	American Federal S & L Assn of Iowa, Des Moines*	811,767,405
284	United Federal Savings Bank of Iowa, Des Moines	792,482,000
	KANSAS	
32	Franklin Savings Assn., Ottawa*	4,377,876,000
76	Capitol Federal Savings & Loan Assn., Topeka	2,739,938,000
183	Peoples Heritage Savings, FS&LA, Salina†	1,324,861,000
	KENTUCKY	
218	Cumberland Federal Savings Bank, Louisville	1,049,207,000
246	Great Financial Federal S & L Assn., Louisville	925,374,000
	LOUISIANA	
92	Oak Tree Savings Bank, SSB, New Orleans	2,256,907,000
144	Pelican Homestead & Savings Assn., Metairie	1,512,364,000
	MAINE	
112	Peoples Heritage Savings Bank, Portland	1,820,263,000
161	Maine Savings Bank, Portland	1,415,224,000
	MARYLAND	
33	Chevy Chase Savings Bank, FSB	4,380,201,000
140	Loyola Federal Savings & Loan Assn., Baltimore	1,526,409,000
173	Standard Federal Savings Bank, Gaithersburg	1,254,210,000
230	Second National Federal Savings Bank, Salisbury	1,029,821,000
242	Baltimore Federal Financial, FSA*	945,752,000
	MASSACHUSETTS	
66	Home Owners Savings Bank, FSB, Boston	2,822,396,000
123	Boston Five Cents Savings Bank FSB	1,695,871,000
180	First Mutual of Boston	1,228,762,000
184	Haverhill Bank, Boston	1,219,947,000
191	Heritage Bank for Savings, Holyoke	1,176,678,000
196	Provident Institution for Savings, Boston	1,166,533,604
235	South Boston Savings Bank, Boston	1,004,578,000
236	New Bedford Institution for Savings	971,500,000
238	CenFed Savings Bank, Lowell	970,830,000
239	Springfield Institution for Savings	959,448,000
281	Eastern Savings Bank, Lynn	909,319,000
284	Worcester County Institution for Savings, Worcester	895,295,000
	MICHIGAN	
28	Standard Federal Bank, Troy	6,167,305,000
36	First Federal of Michigan, Detroit	4,347,180,000
108	Great Lakes Bancorp, Ann Arbor	1,921,299,000
194	DAH Savings Bank, FSB, Hancock	1,167,718,000
251	First Federal Savings Bank & Trust, Pontiac	979,219,000
291	Heritage Federal Savings Bank, Taylor	781,457,000
	MINNESOTA	
54	TCF Bank Savings, FSB, Minneapolis	3,322,514,000
89	First Minnesota Savings Bank, FSB, St. Paul	2,303,802,000
164	Midwest Savings Assn., FA, Minneapolis*	2,017,683,009

Data sources: American Banker questionnaire. For those thrifts not responding to the American Banker data provided by the Office of Thrift Supervision, Washington, D.C.; Sheshunoff Information Services Inc., Austin, Texas; and ADP Data Services, Bohemia, New York, were used. Data from W.G. Ferguson & Co., Irving, Tex., were used to determine Resolution Trust Corp. conservatorship status of the top 300 thrifts. (*)— The thrift is in the RTC conservatorship program at yearend. (†)— The thrift was in the RTC conservatorship program and its status has been "resolved."

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Top 300 Thrifts in the United States

Listed geographically in order of deposit size within states

Rank 12/89		Deposits 12/31/89
	MISSOURI	
65	Home Savings Assn. of Kansas City, FA	2,827,758,000
80	Ferm & Home Savings Assn., Nevada	2,469,071,000
85	Community Federal Savings & Loan Assn., St. Louis	2,373,935,000
190	Roosevelt Bank, FSB, Chesterfield	1,181,997,000
209	United Postal Savings Assn., St. Louis	1,092,349,000
	NEBRASKA	
72	Commercial Federal Savings & Loan Assn., Omaha	2,680,267,550
214	First Federal Savings & Loan Assn., Lincoln	1,056,155,000
240	American Charter Federal S & L Assn., Lincoln	960,571,000
	NEVADA	
137	PriMerit Bank, Las Vegas	1,538,378,000
274	First Western Savings Assn., Las Vegas	816,873,000
	NEW HAMPSHIRE	
222	Amoskeag Bank, Manchester	1,016,892,000
286	New Hampshire Savings Bank, Concord	787,824,000
	NEW JERSEY	
21	City Savings Bank, FSB, Somerset, N.J.*	6,305,261,000
28	Howard Savings Bank, Newark	4,648,228,000
36	Carteret Savings Bank, FA, Morristown	4,272,447,000
63	Hudson City Savings Bank, Paramus	2,870,671,981
132	Collective Federal Savings Bank, Egg Harbor City	1,620,418,000
162	Provident Savings Bank, Jersey City	1,346,853,000
174	Investors Savings & Loan Assn., Millburn	1,253,055,588
200	Crestmont Federal Savings & Loan Assn., Edison	1,151,157,000
217	Morris Savings Bank, Morristown	1,038,904,000
218	Columbia Savings Bank, SLA, Fair Lawn	1,032,797,966
226	First Atlantic Savings & Loan Assn., South Plainfield*	1,002,288,503
232	Security Savings Bank, SLA, Vineland	976,104,000
277	New Brunswick Savings Bank	807,356,000
290	Berkeley Federal Savings Bank, Millburn	769,096,610
	NEW MEXICO	
146	ABQ Bank, FSB, Albuquerque*	1,469,705,000
228	Sandia Federal Savings & Loan Assn., Albuquerque*	990,959,000
	NEW YORK	
11	Dime Savings Bank of New York FSB, Garden City	9,759,151,000
12	Goldome, Buffalo	9,375,653,000
13	CrossLand Savings FSB, Brooklyn, New York	8,994,087,000
15	Empire of America Federal Savings Bank, Buffalo*	7,947,151,000
18	Anchor Savings Bank, FSB, Northport	7,027,918,000
30	Dollar Dry Dock Bank, White Plains	4,396,064,000
31	Long Island Savings Bank FSB, Melville	4,368,823,000
38	Green Point Savings Bank, Brooklyn, New York	4,071,846,000
41	First Federal Savings & Loan Assn., Rochester	3,830,525,000
46	Apple Bank For Savings, New York	3,484,459,000
50	American Savings Bank, FSB, White Plains	3,451,664,000
56	Emigrant Savings Bank, New York	3,269,328,640
67	Manhattan Savings Bank, New York	2,806,207,000
75	Rochester Community Savings Bank	2,612,964,000
78	Williamsburgh Savings Bank, Brooklyn, New York	2,569,642,000
83	Astoria Federal Savings & Loan Assn., Queens, New York	2,406,531,549
90	Lincoln Savings Bank, FSB, New York	2,264,983,000
91	Greater New York Savings Bank, New York	2,259,862,000
94	Seamen's Bank for Savings, FSB, New York	2,245,416,000
101	River Bank America, New York	2,059,645,000
116	Albany Savings Bank FSB	1,776,275,000
134	East New York Savings Bank, New York	1,581,848,000
143	Ensign Bank FSB, New York	1,514,718,000
150	Peoples Westchester Savings Bank, Hawthorne	1,416,583,000
159	Independence Savings Bank, Brooklyn, New York	1,370,272,837
165	Fidelity New York, FSB, Floral Park	1,302,889,000
175	Jamaica Savings Bank FSB, Lynbrook	1,249,320,185
179	Columbia Banking Federal S & L Assn., Rochester	1,232,825,000
187	North Side Savings Bank, Bronx, New York	1,193,979,000
189	Onondaga Savings Bank, Syracuse	1,182,474,000
192	Columbia Federal Savings Bank, Queens, New York	1,175,020,776
196	Home Savings Bank, Brooklyn, New York	1,161,365,000
198	Roosevelt Savings Bank, Garden City	1,158,526,000
205	Norstar Bank Central New York, Syracuse	1,120,933,000
221	Ridgewood Savings Bank, Queens, New York	1,022,730,350
271	Roslyn Savings Bank	823,603,794
283	Staten Island Savings Bank, New York	795,490,000
288	Central Federal Savings, FSB, Mineola	786,430,000
297	Poughkeepsie Savings Bank, FSB	772,574,033
300	Queens County Savings Bank, Queens, New York	759,004,567
	NORTH CAROLINA	
244	First Home Federal Savings & Loan Assn., Greensboro	929,302,000
	NORTH DAKOTA	
147	Metropolitan Federal Bank, FSB, Fargo	1,458,228,000
	OHIO	
44	Transohio Savings Bank, Cleveland	3,633,227,000
86	Third Federal Savings & Loan Assn., Cleveland	2,368,876,000
106	Citizens Federal Savings & Loan Assn., Dayton	2,009,469,000
113	First Federal Savings Bank, Cleveland	1,799,578,000
155	Ohio Savings Bank, Cleveland	1,388,445,793
157	Cardinal Federal Savings Bank, Cleveland	1,384,075,000
185	First Federal Savings & Loan Assn., Toledo	1,217,418,000
188	Gem Savings Assn., Dayton	1,186,097,743
	OHIO (continued)	
202	State Savings Bank, Columbus	1,142,571,000
237	Hunter Savings Assn., Cincinnati	982,200,000
240	Mid-America Federal Savings & Loan Assn., Columbus	916,374,000
257	Broadview Federal Savings Bank, Cleveland*	878,032,000
273	Diamond Savings & Loan Co., Findlay	818,815,000
290	Home Savings & Loan Co., Youngstown	784,330,000
	OKLAHOMA	
206	Sooner Federal Savings Assn., Tulsa*	1,101,932,000
	OREGON	
56	Benjamin Franklin Federal S & L Assn., Portland*	3,213,813,000
139	Far West Federal Bank, Portland	1,529,193,785
	PENNSYLVANIA	
10	Meritor Savings Bank, Philadelphia	10,503,153,000
26	Atlantic Financial Savings, FA, Bala Cynwyd*	4,876,399,000
84	First Federal Savings & Loan Assn., Pittsburgh	2,389,187,000
102	Dollar Bank, FSB, Pittsburgh	2,055,804,000
141	Horizon Financial, FA, Southampton*	1,528,107,000
168	Germantown Savings Bank, Bala Cynwyd	1,286,656,000
170	Beneficial Savings Bank, Philadelphia	1,284,346,000
183	Landmark Savings Assn., Pittsburgh	1,219,980,000
250	Firstrust Savings Bank, Philadelphia	916,000,000
262	Commonwealth Federal S & L Assn., Norristown	852,542,000
284	Penn Savings Bank, FSB, Wyomissing	847,134,000
285	Harris Savings Assn., Harrisburg	846,415,000
295	Bell Savings & Loan Assn., Upper Darby	774,238,000
	PUERTO RICO	
166	First Federal Savings Bank, Santurce	1,301,317,423
172	Caguas Central Federal Savings Bank, San Juan	1,273,052,000
227	Santander Federal Savings Bank, Bayamon	997,838,405
234	Ponce Federal Bank, FSB	973,156,251
	RHODE ISLAND	
82	Old Stone Bank, FSB, Providence	2,482,619,000
131	Citizens Savings Bank, Providence	1,624,627,000
	SOUTH CAROLINA	
117	First Federal Savings & Loan Assn., Greenville	1,769,212,000
263	American Federal Bank, FSB, Greenville	849,865,000
	TENNESSEE	
120	Leader Federal Bank for Savings, Memphis	1,724,972,000
248	Metropolitan Federal S & L Assn., Nashville	921,340,000
293	Home Federal Bank of Tennessee, FSB, Knoxville	774,832,300
	TEXAS	
17	First Gibraltar Bank, FSB, Dallas	7,555,575,000
39	Southwest Savings Assn., Dallas	3,901,861,000
42	Sunbelt Savings, FSB, Dallas	3,718,284,000
62	San Jacinto Savings Assn., Houston	2,905,465,000
69	Guaranty Federal Savings Bank, Dallas	2,742,963,000
71	Bright Banc Savings Assn., Dallas†	2,707,743,000
81	United Savings Assn. of Texas, FSB, Houston	2,484,633,000
88	Amwest Savings Assn., Bryan	2,344,522,000
98	Guardian Savings & Loan Assn., Houston	2,154,446,000
110	San Antonio Savings Assn., FA†	1,901,593,000
115	Bluebonnet Savings Bank, FSB, Dallas	1,785,407,000
119	American Federal Bank, FSB, Dallas	1,757,828,000
121	Commonwealth Federal Savings Assn., Houston*	1,709,148,000
126	Benjamin Franklin Federal Savings Assn., Houston*	1,660,090,000
164	Gill Savings Assn., San Antonio*	1,306,536,000
197	Heights of Texas, FSB, Houston	1,159,079,000
201	Murray Federal Savings & Loan Assn., Dallas*	1,145,802,000
256	Pacific Southwest Savings Bank, FSB, Corpus Christi	879,498,000
258	Franklin Federal Bancorp, FSB, Austin	876,025,000
279	Commerce Savings Assn., San Antonio*	824,949,000
281	Bexar Savings Assn., San Antonio*	800,095,000
	UTAH	
171	American Savings, FSB/LA, Salt Lake City*	1,277,118,000
	VIRGINIA	
34	Perpetual Savings Bank, FSB, McLean	4,353,178,000
125	Investors Savings Bank, Richmond	1,681,592,000
127	Trustbank Savings, FSB, McLean	1,656,208,000
176	Columbia First Bank, FSB, Arlington	1,246,507,000
229	Coreast Savings Bank, FSB, Richmond	980,806,000
233	Ameribanc Savings Bank, Annandale	975,964,000
292	Continental Federal Savings Bank, Fairfax	778,921,717
296	Charter Federal Savings Bank, Bristol	772,321,000
	WASHINGTON	
47	Washington Mutual Savings Bank, Seattle	3,478,335,000
59	Pacific First Federal Savings Bank, Seattle	3,177,304,000
183	Washington Federal Savings & Loan Assn., Seattle	1,409,005,000
	WISCONSIN	
105	First Financial Bank, FSB, Stevens Point	2,014,500,000
118	Security Savings & Loan Assn., Milwaukee	1,760,418,[illegible]
213	Anchor Savings & Loan Assn., Madison	1,073,004,000
230	Mutual Savings Bank of Wisconsin, Milwaukee	[illegible]

Data sources: American Banker questionnaire. For those thrifts not responding to the American Banker, data provided by the Office of Thrift Supervision, Washington, D.C.; Bloomquist Information Services Inc., Austin Texas, and ADP Data Services Division, New York, were used. Data from W.C. Ferguson & Co., Irving, Tex. were used to determine Resolution Trust Corp. conservatorship status of the top 300 thrifts. (‡)— The thrift is in the RTC conservatorship program at yearend. (††)— The thrift was in the RTC conservatorship program and its status has been "resolved."

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Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1989, Compared with December 31, 1988

Rank 12/31/89		Deposits 12/31/89	Deposits 12/31/88	Rank 1988	Gain	Assets 12/31/89	Assets 12/31/88	Capital 12/31/89	Capital/ Assets(%)	Char. Type	Inst. Type
101	River Bank America, New York	2,059,645,000	2,014,862,000	105	+5	2,939,446,000	2,884,493,000	154,739,000	5.26	2	1
102	Dollar Bank, FSB, Pittsburgh	2,055,604,000	2,028,473,000	104	+2	2,415,715,000	2,554,813,000	82,386,000	3.41	1	2
103	Coral Gables Federal Savings & Loan Assn., Fla.	2,053,107,331	1,988,045,045	109	+6	2,513,950,857	2,475,812,308	132,022,000	5.25	3	2
104	Midwest Savings Assn., FA, Minneapolis☆	2,017,683,000	2,265,072,000	96		2,245,270,000	3,402,350,000	(788,090,000)	(35.10)	3	2
105	First Financial Bank, FSB, Stevens Point, Wis.	2,014,500,000	1,980,723,000	108	+3	2,370,864,000	2,298,610,000	127,582,000	5.38	2	2
106	Citizens Federal Savings & Loan Assn., Dayton, Ohio	2,009,469,000	2,050,525,000	103		2,254,613,000	2,332,703,000	61,563,000	2.73	3	2
107	Cragin Federal Bank for Savings, Chicago	1,922,937,309	1,773,104,325	119	+ 12	2,335,970,280	2,359,647,586	185,313,221	7.93	3	2
108	Great Lakes Bancorp, Ann Arbor, Mich.	1,921,299,000	1,980,440,000	110	+2	3,385,368,000	3,637,773,000	109,704,000	3.24	2	2
109	Santa Barbara Savings & Loan Assn., Calif.	1,904,401,000	2,191,861,000	99		4,668,123,000	5,012,084,000	(25,756,000)	(0.56)	4	2
110	San Antonio Savings Assn., FA, Tex.†	1,901,593,000	1,937,481,000	113	+3	2,208,748,000	2,652,497,000	(479,053,000)	(21.69)	3	2
111	Bay View Federal Bank, FSB, San Mateo, Calif.	1,855,091,000	1,678,694,000	126	+ 15	2,879,019,000	2,707,407,000	169,084,000	5.87	2	2
112	Peoples Heritage Savings Bank, Portland, Me.	1,820,263,000	1,641,257,000	132	+ 20	2,533,882,000	2,215,404,000	165,502,000	6.53	1	1
113	First Federal Savings Bank, Cleveland	1,799,578,000	1,349,029,000	160	+ 47	2,109,295,000	1,631,335,000	162,548,000	7.71	2	2
114	Mercury Savings & Loan Assn., Huntington Beach, Calif.☆	1,792,124,000	1,972,012,000	111		2,158,830,000	2,585,397,000	(1,302,000)	(0.06)	4	2
115	Bluebonnet Savings Bank, FSB, Dallas	1,785,407,000	2,873,792,000	71		3,157,293,000	3,245,764,000	95,349,000	3.02	4	2
116	Albany Savings Bank FSB, N.Y.	1,776,275,000	1,732,391,017	121	+5	2,036,819,000	1,953,269,114	137,411,000	6.75	1	2
117	First Federal Savings & Loan Assn., Greenville, S.C.	1,769,212,090	1,707,499,000	122	+5	2,270,743,712	2,380,013,000	92,440,000	4.07	4	2
118	Security Savings & Loan Assn., Milwaukee, Wis.	1,760,415,363	1,697,569,024	123	+5	2,120,803,201	2,074,618,477	242,121,780	11.42	3	2
119	American Federal Bank, FSB, Dallas	1,757,828,000	1,825,528,000	114		3,211,539,000	3,291,926,000	68,123,000	2.12	2	2
120	Leader Federal Bank for Savings, Memphis, Tenn.	1,724,972,000	1,673,517,000	127	+7	2,138,518,000	2,511,777,000	87,615,000	4.10	1	2
121	Commonwealth Federal Savings Assn., Houston☆	1,709,148,000	1,608,452,000	136	+ 15	1,614,168,000	1,660,630,000	(787,554,000)	(48.79)	4	2
122	Decatur Federal Savings & Loan Assn., Ga.	1,698,255,000	1,682,898,930	125	+3	2,312,111,000	2,300,257,000	132,415,000	5.73	4	2
123	Boston Five Cents Savings Bank FSB	1,695,871,000	1,807,085,000	116		2,318,404,000	2,427,322,000	123,853,000	5.34	2	1
124	Southern California Savings, FS&LA, Beverly Hills	1,688,743,000	1,515,865,000	143	+ 19	2,343,251,000	1,926,188,000	34,226,000	1.46	4	2
125	Investors Savings Bank, Richmond	1,681,592,000	1,661,488,000	128	+3	2,219,061,000	2,256,292,000	70,464,000	3.18	2	2
126	Benjamin Franklin Federal Savings Assn., Houston☆	1,660,090,000	2,004,722,000	107		1,837,953,000	2,641,392,000	(412,181,000)	(22.43)	4	2
127	Trustbank Savings, FSB, McLean, Va.	1,656,206,000	1,537,090,000	141	+ 14	2,117,790,000	2,034,736,000	42,233,000	1.99	2	2
128	Secor Bank, FSB, Birmingham, Ala.	1,653,507,000	1,796,010,000	117		2,326,361,000	2,695,151,000	83,300,000	3.58	2	2
129	Southwest Savings & Loan Assn., FA, Phoenix☆	1,643,261,000	1,749,652,000	120		1,749,798,000	2,305,934,000	(374,672,000)	(21.41)	3	2
130	Bell Federal Savings & Loan Assn., Chicago	1,635,284,000	1,620,984,000	133	+3	1,796,864,000	1,783,421,000	131,977,000	7.34	3	2
131	Citizens Savings Bank, Providence, R.I.	1,624,627,000	1,614,758,586	134	+3	2,248,906,000	2,193,225,886	222,327,000	9.89	2	1
132	Collective Federal Savings Bank, Egg Harbor City, N.J.	1,620,418,000	1,381,152,000	155	+ 23	2,225,638,000	2,059,380,000	110,334,000	4.96	2	2
133	Union Federal Savings Bank, Los Angeles	1,582,149,000	1,612,566,000	135	+2	2,415,157,000	2,234,027,000	161,935,000	6.70	2	2
134	East New York Savings Bank, New York	1,581,848,000	1,686,776,740	124		2,018,448,000	1,889,959,285	151,008,000	7.48	2	2
135	First Constitution Bank, New Haven, Conn.	1,579,211,000	1,487,947,000	146	+ 11	2,380,276,000	2,287,720,000	179,013,000	7.52	2	2
136	First Federal Bank of California, Santa Monica	1,553,242,000	1,358,818,903	159	+ 23	2,586,706,000	2,230,014,107	133,453,000	5.16	2	2
137	PriMerit Bank, Las Vegas, Nev.	1,538,378,000	1,262,872,000	174	+ 37	2,767,153,000	2,512,486,000	51,920,000	1.88	2	2
138	EurekaBank, Foster City, Calif.	1,531,821,198	1,653,347,262	129		1,771,175,038	1,784,839,822	112,209,395	6.34	4	2
139	Far West Federal Bank, Portland, Ore.	1,529,193,765	1,479,273,000	147	+6	3,359,497,530	2,821,401,000	(229,495,000)	(6.83)	2	2
140	Loyola Federal Savings & Loan Assn., Baltimore	1,526,409,000	1,510,028,000	145	+5	2,113,726,000	2,065,442,000	129,750,000	6.14	4	2
141	Horizon Financial, FA, Southampton, Pa.☆	1,526,107,000	1,944,949,000	112		1,931,758,000	2,702,039,000	(313,178,000)	(16.21)	3	2
142	Fulton Federal Savings Bank, Atlanta	1,514,958,000	1,595,469,000	138		2,310,006,000	2,570,933,000	(20,763,000)	(0.90)	4	2
143	Ensign Bank FSB, New York	1,514,718,000	1,512,472,000	144	+1	1,888,984,000	1,957,140,000	(117,443,000)	(6.22)	2	2
144	Pelican Homestead & Savings Assn., Metairie, La.	1,512,364,000	1,418,122,000	151	+7	1,887,298,000	1,922,099,000	(201,185,000)	(11.95)	3	2
145	Citicorp Savings of Florida, FS&LA, Miami	1,507,286,000	1,347,612,000	161	+ 16	2,370,834,000	2,970,339,000	326,552,000	13.77	4	2
146	ABQ Bank, FSB, Albuquerque, N.M.☆	1,469,705,000	1,540,457,000	140		2,018,703,000	2,203,697,000	(93,728,000)	(4.64)	3	2
147	Metropolitan Federal Bank, FSB, Fargo, N.D. (a)	1,458,228,000	2,521,938,000	86		2,426,406,000	4,104,710,000	183,810,000	7.58	4	2
148	BankAtlantic, FSB, Fort Lauderdale, Fla.	1,430,219,000	1,641,974,000	131		1,886,453,000	2,345,986,000	58,000,000	3.08	2	2
149	Pioneer Savings Bank, Clearwater, Fla.☆	1,419,810,000	1,544,811,000	136		1,935,739,000	2,141,537,000	(67,833,000)	(3.46)	4	2
150	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,416,583,000	1,313,982,000	167	+ 17	1,681,122,000	1,654,625,000	161,253,000	9.59	2	1
151	Maine Savings Bank, Portland	1,415,224,000	1,397,986,000	153	+2	1,541,200,000	1,730,023,000	(2,343,000)	(0.15)	2	1
152	Western Financial Savings Bank, Irvine, Calif.	1,410,991,000	1,181,571,000	191	+ 39	2,870,261,000	2,442,989,000	130,085,000	4.53	4	2
153	Washington Federal Savings & Loan Assn., Seattle	1,409,035,000	1,403,000,000	152		2,509,894,000	2,242,000,000	287,795,000	11.47	4	2
154	Flagler Federal Savings & Loan Assn., Miami	1,404,566,000	1,369,079,000	157	+3	1,566,826,000	1,578,064,000	25,794,000	1.65	3	2
155	Ohio Savings Bank, Cleveland	1,398,445,793	1,295,796,938	169	+ 14	1,547,296,277	1,528,262,237	93,875,000	6.07	2	2
156	Beverly Hills Federal Savings Bank	1,387,896,000	1,606,254,000	137		1,525,689,000	1,650,026,000	88,312,000	5.79	2	2
157	Cardinal Federal Savings Bank, Cleveland	1,384,075,000	1,459,728,473	148		1,556,274,000	1,647,337,994	59,142,000	3.80	3	2
158	American Pioneer Savings Bank, Orlando, Fla.	1,381,212,000	1,526,009,000	142		1,754,514,000	2,072,945,000	18,411,000	1.05	4	2
159	Independence Savings Bank, Brooklyn, New York	1,370,272,837	1,225,309,112	182	+ 23	1,513,626,051	1,408,420,588	119,393,000	7.89	1	1
160	Altus Bank, FSB, Mobile, Ala.	1,368,802,000	1,646,395,000	130		2,281,560,000	2,773,952,000	36,571,000	1.82	2	2
161	Hollywood Federal Savings & Loan Assn., Fla.	1,346,875,000	1,370,116,000	156		1,593,448,000	1,707,408,000	11,102,000	0.70	1	2
162	Provident Savings Bank, Jersey City, N.J.	1,346,853,000	1,299,822,633	168	+6	1,454,281,000	1,404,631,958	95,131,000	6.54	1	1
163	Peoples Heritage Savings, FS&LA, Saline, Kan.†	1,324,861,000	1,447,833,000	150		1,246,552,000	2,044,816,000	(386,167,000)	(31.09)	3	2
164	Gill Savings Assn., San Antonio, Tex.☆	1,306,536,000	1,448,432,000	140		921,575,000	1,207,294,000	(1,045,395,000)	(113.44)	4	2
165	Fidelity New York, FSB, Floral Park, N.Y.	1,302,889,000	1,332,879,000	163		1,937,310,000	2,002,790,000	(1,761,000)	(0.09)	1	2
166	First Federal Savings Bank, Santurce, P.R.	1,301,317,423	1,099,586,000	214	+ 48	1,927,835,776	1,824,076,000	48,841,000	2.53	2	2
167	Beach Federal Savings & Loan Assn., Boynton Beach, Fla.	1,288,593,000	1,169,262,000	193	+ 26	1,365,081,000	1,281,729,000	2,000,000	0.15	4	2
168	Germantown Savings Bank, Bala Cynwyd, Pa.	1,286,656,000	1,250,910,000	176	+6	1,409,311,000	1,376,707,000	85,526,000	6.07	2	1
169	BancFlorida, FSB, Naples	1,285,797,000	1,363,023,000	158		1,780,827,000	1,760,907,000	72,927,000	4.10	2	2
170	Beneficial Savings Bank, Philadelphia	1,284,346,000	1,342,030,000	162		1,356,313,000	1,414,005,000	69,364,000	5.11	1	1
171	American Savings, FS&LA, Salt Lake City, Utah☆	1,277,118,000	1,383,297,000	154		1,748,436,000	2,182,297,000	(258,861,000)	(14.79)	3	2
172	Caguas Central Federal Savings Bank, San Juan, P.R.	1,273,052,000	1,103,078,855	212	+ 40	1,884,896,000	1,508,525,804	40,004,000	2.40	3	2
173	Standard Federal Savings Bank, Gaithersburg, Md.	1,254,210,000	895,847,000	253	+ 80	1,712,780,000	1,608,960,000	41,242,000	2.41	4	2
174	Investors Savings & Loan Assn., Millburn, N.J.	1,253,055,588	1,152,623,311	200	+ 26	2,026,290,080	2,112,591,442	103,030,008	5.08	3	2
175	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,249,320,185	1,208,459,231	186	+ 11	1,479,784,827	1,429,811,398	195,871,188	13.24	1	1
176	Columbia First Bank, FSB, Arlington, Va.	1,248,507,000	1,230,679,000	180	+4	2,165,502,000	2,172,258,000	83,256,000	3.84	2	2
177	United Savings of America, FS&LA, Chicago	1,243,617,162	1,223,508,529	184	+7	1,348,166,760	1,410,802,133	(39,326,000)	(2.92)	3	2
178	New Haven Savings Bank, Conn.	1,241,023,000	1,166,480,000	196	+ 18	1,696,080,000	1,603,218,000	147,717,000	8.71	1	1
179	Columbia Banking Federal S & L Assn., Rochester, N.Y.	1,232,825,000	1,211,382,000	185	+6	1,821,925,000	1,654,640,000	21,038,000	1.30	3	2
180	First Mutual of Boston	1,228,762,000	1,255,804,000	175		1,304,691,000	1,382,488,000	59,999,000	4.60	1	1
181	Pomona First Fed. Savings & Loan Assn., Calif.	1,224,876,000	1,141,916,000	203	+ 22	1,326,792,000	1,240,286,000	78,409,000	5.90	3	2
182	Mid America Federal Savings Bank, Clarendon Hills, Ill.	1,223,987,000	1,151,715,000	201	+ 19	1,583,241,000	1,563,206,000	27,264,000	1.72	3	2
183	Landmark Savings Assn., Pittsburgh	1,219,980,000	1,285,382,000	172		1,654,458,000	1,841,227,000	39,696,000	2.40	4	2
184	Newworld Bank, Boston	1,219,947,000	1,233,326,000	179		1,349,182,000	1,387,883,000	100,821,000	7.50	2	1
185	First Federal Savings & Loan Assn., Toledo, Ohio	1,217,418,000	1,285,062,416	173		1,255,700,000	1,341,814,858	28,057,000	2.07	3	2
186	Chase Federal Bank, Miami	1,197,486,058	1,192,070,851	190	+4	1,577,285,970	1,698,199,635	44,893,000	2.85	3	2
187	North Side Savings Bank, Bronx, New York	1,193,979,000	1,230,245,000	181		1,336,444,000	1,361,879,000	66,836,000	5.00	1	1
188	Gem Savings Assn., Dayton, Ohio	1,186,097,743	1,294,051,414	170		1,497,395,415	1,617,503,433	(24,217,000)	(1.62)	3	2
189	Onondaga Savings Bank, Syracuse, N.Y.	1,182,474,000	1,128,561,000	205	+ 16	1,679,597,000	1,511,825,000	101,047,000	6.02	1	1
190	Roosevelt Bank, FSB, Chesterfield, Mo.	1,181,997,000	1,162,810,813	198	+6	2,686,414,000	2,569,939,393	115,425,000	4.30	3	2
191	Heritage Bank for Savings, Holyoke, Mass.	1,176,678,000	1,281,571,000	171		1,695,156,000	1,883,186,000	84,470,000	4.98	1	1
192	Columbia Federal Savings Bank, Queens, New York	1,175,020,776	1,092,120,211	215	+ 23	1,443,923,219	1,417,911,210	48,401,807	3.35	1	1
193	Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.	1,172,709,000	1,147,257,000	202	+9	1,548,743,000	1,508,970,000	27,011,000	1.74	3	2
194	D&N Savings Bank, FSB, Hancock, Mich.	1,167,718,000	1,194,763,000	189		2,048,040,000	2,228,387,000	87,276,000	4.26	3	2
195	Provident Institution for Savings, Boston	1,165,533,604	1,225,236,177	183		1,536,144,229	1,753,660,601	134,643,988	8.76	1	1
196	Home Savings Bank, Brooklyn, New York	1,161,365,000	1,169,118,998	194		1,606,861,000	1,600,530,269	102,488,000	14.38	1	1
197	Heights of Texas, FSB, Houston	1,159,079,000	946,636,000	248	+ 49	1,910,321,000	1,314,113,000	58,531,000	1.80	4	2
198	Roosevelt Savings Bank, Garden City, N.Y.	1,158,526,000	1,017,511,000	229	+ 31	1,348,902,000	1,175,098,000	67,864,000	5.03	1	1
199	First Savings of Arkansas, FA, Little Rock☆	1,152,426,000	1,196,896,000	188		1,007,458,000	1,571,530,000	(91,570,000)	(87.45)	4	2
200	Crestmont Federal Savings & Loan Assn., Edison, N.J.	1,151,157,000	1,089,930,000	210	+ 10	1,857,882,000	1,851,088,000	62,550,000	3.77	4	2

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data provided by the Office of Thrift Supervision, Washington, D.C.; Bloomberg Financial Information Services Inc., Austin, Texas; and ADP Data Services Division, New York, were used. Also, data from W.D. Pemberton & Co., Irving, Tex., were used to determine yearend 1989 Resolution Trust Corp. conservatorship status of the top 300 thrifts. A "☆" next to the thrift's name indicates that the thrift is currently in the conservatorship program; and a "†" indicates that the thrift was in the program and its status has been "resolved." Total deposits and savings accounts include non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. Capitals (1) For SAIF-insured thrifts, it is "core capital"; (2) For BIF-insured thrifts, it is "Tier 1" capital. As defined by Shearson, Core capital is modified equity capital minus deferred losses minus goodwill and other intangible assets minus perpetual preferred stock plus (goodwill, other intangible assets, and FSLIC capital contributions) limited to 1½% of tangible assets. As defined by the FDIC, Tier 1 capital is total equity capital plus minority interests in consolidated sub-sidiaries minus all intangibles other than purchased mortgage servicing rights. Please note the core capital figures reported to American Banker were stated capital regulatory data. In some cases, American Banker changed the capital figure reported by the institution to agree with its regulatory report. Capitalization (%) is the ratio of yearend 1989 capital to yearend 1989 assets. Charter Types: 1=Mutual Savings Bank; 2=Stock Savings Bank; 3=Mutual Savings & Loan Association; 4= Stock Savings & Loan Association. Institution Types: 1=BIF-insured; 2= SAIF-insured. (a)— Yearend 1989 data are regulatory data for the Bank only. The 1988 data are consolidated for the Bank and its two subsidiaries in Utah and Minnesota.

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Top 300 Thrifts in the United States

Ranked by assets on Dec. 31, 1989 (dollar amounts in thousands) [Data on thrifts ranked 1-200 in assets are omitted.]

Rank 12/89		Assets 12/31/89	Assets 12/31/88	Rank 12/88	Gain
201	Sooner Federal Savings Assn., Tulsa, Okla.☆	1,429,721	1,751,151	168	
202	United Postal Savings Assn., St. Louis, Mo.	1,410,708	1,428,832	207	+5
203	Germantown Savings Bank, Bala Cynwyd, Pa.	1,409,311	1,376,707	220	+ 17
204	Commonwealth Fed. S&L Assn., Ft. Lauderdale, Fla.☆	1,407,729	1,702,691	174	
205	Norstar Bank Central New York, Syracuse	1,387,409	1,407,719	211	+6
206	American Charter Federal S & L Assn., Lincoln, Neb.	1,386,736	1,522,734	198	
207	Broadview Federal Savings Bank, Cleveland☆	1,383,141	1,756,676	167	
208	Amoskeag Bank, Manchester, N.H.	1,377,944	1,614,779	186	
209	Ponce Federal Bank, FSB, P.R.	1,367,128	1,248,408	243	+ 34
210	Beach Federal S & L Assn., Boynton Beach, Fla.	1,365,081	1,281,729	233	+ 23
211	Beneficial Savings Bank, Philadelphia	1,356,313	1,414,005	209	
212	Cumberland Federal Savings Bank, Louisville, Ky.	1,353,550	1,151,699	260	+ 48
213	Roosevelt Savings Bank, Garden City, N.Y.	1,349,902	1,175,098	254	+ 41
214	United Savings of America, FS&LA, Chicago	1,348,167	1,410,602	210	
215	Neworld Bank, Boston	1,342,182	1,387,683	217	+2
216	North Side Savings Bank, Bronx, New York	1,336,444	1,381,679	219	+3
217	Ameribanc Savings Bank, Annendale, Va.	1,333,166	1,271,726	235	+ 18
218	Pomona First Fed. Savings & Loan Assn., Calif.	1,326,792	1,240,288	244	+ 26
219	Puget Sound Savings Bank, Seattle	1,312,032	1,548,507	193	
220	Northwestern Savings & Loan Assn., Chicago	1,308,197	1,250,495	241	+ 21
221	First Mutual of Boston	1,304,691	1,382,488	218	
222	Anchor Savings & Loan Assn., Madison, Wis.	1,299,496	1,270,537	236	+ 14
223	Mechanics & Farmers Svgs Bk, FSB, Bridgeport, Conn	1,297,239	1,283,066	232	+9
224	First Atlantic S&L Assn., South Plainfield, N.J.☆	1,296,682	1,395,633	216	
225	Gateway Bank, Norwalk, Conn.	1,289,823	1,229,830	246	+ 21
226	Union Federal Savings Bank, Indianapolis	1,280,332	1,296,235	231	+5
227	Mid-America Federal S & L Assn., Columbus, Ohio	1,275,106	1,369,409	222	
228	Hunter Savings Assn., Cincinnati	1,266,642	1,302,915	229	+1
229	Coreast Savings Bank, FSB, Richmond	1,262,075	1,171,922	255	+ 26
230	Superior Bank, FSB, Oakbrook Terrace, Ill.	1,261,807	1,526,876	197	
231	Connecticut Savings Bank, New Haven	1,259,126	1,250,297	242	+ 11
232	First Federal Savings & Loan Assn., Toledo, Ohio	1,256,700	1,341,615	226	
233	Peoples Heritage Savings, FS&LA, Salina, Kan.†	1,248,552	2,044,816	151	
234	The First, FA, Orlando, Fla.	1,247,846	1,276,537	234	
235	Columbia Savings Bank, SLA, Fair Lawn, N.J.	1,229,943	1,236,008	245	+ 10
236	Standard Federal Savings & Loan Assn., Chicago	1,227,952	1,211,541	248	+ 12
237	Horizon Federal Savings Bank, Wilmette, Ill.☆	1,223,701	1,268,877	237	
238	First Federal Savings & Loan Assn., Lincoln, Neb.	1,221,819	1,344,000	225	
239	Citicorp Savings of Washington, D.C., FS&LA	1,211,203	1,071,264	278	+ 39
240	Firstrust Savings Bank, Philadelphia	1,210,000	1,114,000	270	+ 30
241	New Bedford Institution for Savings, Mass.	1,202,182	1,160,134	258	+ 17
242	First Western Savings Assn., Las Vegas, Nev.	1,189,860	1,319,834	228	
243	Baltimore Federal Financial, FSA☆	1,183,832	1,536,920	195	
244	First Home Federal S & L Assn., Greensboro, N.C.	1,176,802	1,297,835	230	
245	Coast Federal Savings & Loan Assn., Sarasota, Fla.	1,170,287	1,183,263	252	+7
246	Pathway Financial, FA, Chicago	1,169,903	1,364,302	223	
247	First Indiana Bank, FSB, Indianapolis	1,169,642	1,177,675	253	+6
248	Metropolitan Federal S & L Assn., Nashville, Tenn.	1,164,368	1,166,935	256	+8
249	Worcester City Inst. for Savings, Worcester, Mass.	1,157,577	1,067,529	279	+ 30
250	Penn Savings Bank, FSB, Wyomissing, Pa.	1,156,542	1,111,358	271	+ 21
251	Ridgewood Savings Bank, Queens, New York	1,155,235	1,144,356	263	+ 12
252	Olympic Federal Savings & Loan Assn., Berwyn, Ill.	1,145,568	1,049,234	281	+ 29
253	Metropolitan Federal Bank of Iowa, Mason City	1,139,622	1,265,246	239	
254	Washington Federal Savings Bank, Washington, D.C.	1,139,390	1,086,273	274	+ 20
255	Morris Savings Bank, Morristown, N.J.	1,130,341	1,105,674	273	+ 18
256	Continental Federal Savings Bank, Fairfax, Va.	1,115,945	1,125,680	267	+ 11
257	Security First Fed. S & L Assn., Daytona Beach, Fla.	1,115,144	1,144,006	264	+7
258	American Federal Bank, FSB, Greenville, S.C.	1,114,535	1,084,022	276	+ 18
259	Mutual Savings Bank of Wisconsin, Milwaukee	1,114,107	1,107,874	272	+ 13
260	New England Savings Bank, New London, Conn.	1,107,998	1,121,392	268	+8
261	Commonwealth Federal S & L Assn., Norristown, Pa.	1,106,127	1,126,923	266	+5
262	Great Financial Federal S & L Assn., Louisville, Ky.	1,094,631	1,023,291	286	+ 24
263	Home Federal Savings Bank, Queens, New York	1,084,079	1,181,651	254‡	
264	Springfield Institution for Savings, Mass.	1,082,302	1,048,674	282	+ 18
265	First Capital Financial Corp., Aurora, Colo.	1,077,683	1,224,019	247	
266	Pacific Southwest Svgs Bk, FSB, Corpus Christi, Tex.	1,075,768	1,164,768	257	
267	Santander Federal Savings Bank, Bayamon, P.R.	1,061,116	1,252,052	240	
268	Century Fed. Svgs & Loan Assn., Pasadena, Calif.	1,053,931	1,151,250	261	
269	Hawthorne Savings & Loan Assn., Calif.	1,051,035	948,584	306	+ 37
270	Pacific Coast S&L of America, San Francisco☆	1,040,267	892,028	314	+ 44
271	Duval Fed. Savings & Loan Assn., Jacksonville, Fla.☆	1,027,373	1,206,218	251	
272	Charter Federal Savings Bank, Bristol, Va.	1,023,445	1,014,955	290	+ 18
273	Fidelity Federal S & L Assn., Nashville, Tenn.	1,019,974	1,025,074	285	+ 12
274	United Savings Bank, FSB, San Francisco	1,018,828	1,000,302	292	+ 18
275	Great American Federal S & L Assn., Oak Park, Ill.☆	1,013,231	1,014,833	291	+ 16
276	Mid-State Federal Savings Bank, Ocala, Fla.	1,011,876	1,037,572	283	+7
277	Stockton Savings & Loan Assn., Calif.	1,010,290	954,520	306‡	
278	Diamond Savings & Loan Co., Findley, Ohio	1,009,604	856,774	324	+ 46
279	First Savings of Arkansas, FA, Little Rock☆	1,007,458	1,571,534	191	
280	United Federal Savings Bank of Iowa, Des Moines	999,735	984,597	295	+ 15
281	Eastern Savings Bank, Lynn, Mass.	987,688	958,214	304	+ 23
282	Roslyn Savings Bank, N.Y.	970,400	930,138	310	+ 28
283	Harris Savings Assn., Harrisburg, Pa.	964,889	939,101	308	+ 25
284	Murray Federal Savings & Loan Assn., Dallas☆	961,932	1,442,965	204	
285	Midwest Federal Savings Bank, Minot, N.D.☆	960,476	1,156,604	259	
286	First American Savings Bank, FSB, Greensboro, N.C.	954,517	930,790	309	+ 23
287	Central Federal Savings, FSB, Mineola, N.Y.	953,174	966,162	302	+ 15
288	Newport Balboa Savings, FA, Newport Beach, Calif.	951,834	581,727		
289	Binghamton Savings Bank, N.Y.	936,564	885,249	315	+ 26
290	New Hampshire Savings Bank, Concord	935,675	1,086,273	275	
291	Bell Savings & Loan Assn., Upper Derby, Pa.	932,966	714,394		
292	South Carolina Federal S&L Assn., Columbia	932,354	971,466	299	+7
293	Buckeye Fed. Savings & Loan Assn., Columbus, Ohio	929,204	1,115,390	269	
294	Heartland Fed. S & L Assn., Ponca City, Okla.	926,117	1,146,120	262	
295	First Federal S&L Assn., Charleston, S.C.	923,354	856,205	325	+ 30
296	Gill Savings Assn., San Antonio, Tex.☆	921,575	1,207,294	250	
297	Liberty Bank for Savings, Middletown, Conn.	915,479	898,356	313	+ 16
298	American Federal S&L Assn of Iowa, Des Moines☆	915,301	1,066,410	280	
299	Heritage Federal Savings Bank, Taylor, Mich.	915,202	909,691	300	+1
300	American Savings Bank, New Britain, Conn.	914,141	867,676	322	+ 22

Data sources: American Banker questionnaire. For those thrifts not responding to the American Banker, data provided by the **Office of Thrift Supervision**, Washington, D.C.; **Sheshunoff Information Services Inc.**, Austin, Texas; and **ADP Data Services Division**, New York, were used. Data from **W.C. Ferguson & Co.**, Irving, Tex. were used to determine Resolution Trust Corp. conservatorship status of the top 300 thrifts. (☆)— The thrift is currently in the conservatorship program. (†)— The thrift was in the RTC conservatorship program and its status has been "resolved." (‡)— Rank thrift would have had, if it had been included in the survey.

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Summary Statistics for Top 300 Thrifts in Deposits

10 Largest Deposit Gains

Dollar amounts in millions

		Deposits 12/31/89	Deposits 6/30/89	Incr. (%)	Rank
1	Oak Tree Savings Bank, SSB, New Orleans, La.	2,256.9	1,196.8	88.57	92
2	Heights of Texas, FSB, Houston	1,159.1	886.1	68.93	197
3	Standard Federal Savings Bank, Gaithersburg, Md.	1,254.2	873.0	43.67	173
4	Cumberland Federal Savings Bank, Louisville, Ky.	1,049.2	752.5	39.44	215
5	First Federal Savings Bank, Cleveland	1,800.0	1,374.6	30.91	113
6	American Federal Bank, FSB, Dallas	1,757.8	1,386.5	26.78	119
7	Santander Federal Savings Bank, Bayamon, P.R.	997.8	796.2	25.48	227
8	Franklin Savings Assn., Ottawa, Kan.	4,377.9	3,689.3	19.31	32
9	Household Bank, FSB, Newport Beach, Calif.	3,454.7	2,906.9	18.84	49
10	Diamond Savings & Loan Co., Findlay, Ohio	818.8	689.1	18.83	273

Gains over six months ended 12/31/89. Percentage gain based on unrounded deposit figures.

10 Largest Deposit Declines

Dollar amounts in millions

		Deposits 12/31/89	Deposits 6/30/89	Decr. (%)	Rank
1	Lincoln Savings & Loan Assn., FA, Los Angeles	2,907.6	3,761.1	22.69	61
2	Imperial Savings Assn., San Diego, Calif.	6,624.9	8,042.3	17.62	20
3	American Pioneer Savings Bank, Orlando, Fla.	1,381.2	1,651.8	16.38	159
4	United Savings Assn. of Texas, FSB, Houston	2,484.6	2,952.8	15.86	81
5	Northeast Savings, FA, Hartford, Conn.	3,847.1	4,510.7	14.71	40
6	Rochester Community Savings Bank, N.Y.	2,613.0	3,048.3	14.31	75
7	Allied Bank, FSB, Mobile, Ala.	1,358.6	1,579.3	13.98	180
8	City Savings Bank, FSB, Somerset, N.J.	6,305.3	7,325.2	13.92	21
9	Centerbank, Waterbury, Conn.	1,098.3	1,274.6	13.83	208
10	Pacific Southwest Svgs Bk, Corpus Christi, Tex.	879.5	1,014.0	13.28	286

Declines over six months ended Dec. 31, 1989. Percentage decline based on unrounded deposit figures.

10 Highest Capital Ratios

Dollar amounts in millions

		Capital 12/31/89	Assets 12/31/89	Ratio (%)	Rank
1	Citicorp Savings Bank of Washington, D.C., FS&LA	268.1	1,211.2	22.14	294
2	New Bedford Institution for Savings, Mass.	197.6	1,202.2	16.44	235
3	Citicorp Savings of Illinois, FS&LA, Chicago	853.4	5,476.8	15.58	43
4	Home Savings Bank, Brooklyn, New York	230.5	1,608.9	14.32	196
5	Citicorp Savings of Florida, FS&LA, Miami	326.6	2,370.8	13.77	145
6	Jamaica Savings Bank, FSB, Lynbrook, N.Y.	195.9	1,479.8	13.24	175
7	Firstrust Savings Bank, Philadelphia	156.0	1,210.0	12.89	290
8	Roslyn Savings Bank, N.Y.	119.0	970.4	12.26	271
9	Washington Federal Savings & Loan Assn., Seattle	287.8	2,508.9	11.47	153
10	Security Savings & Loan Assn., Milwaukee, Wis.	242.1	2,120.8	11.42	119

Capital ratio: Capital on Dec. 31, 1989, divided by total assets, expressed as a percentage.

10 Lowest Capital Ratios

Dollar amounts in millions

		Capital 12/31/89	Assets 12/31/89	Ratio (%)	Rank
1	Sandia Fed. Savings & Loan Assn., Albuquerque, N.M.	-749.0	612.9	-122.20	239
2	Gill Savings Assn., San Antonio, Tex.	-1,045.4	921.6	-113.44	184
3	Security Savings & Loan Assn., Scottsdale, Ariz.	-570.8	521.3	-109.48	239
4	Bexar Savings Assn., San Antonio, Tex.	-402.1	544.1	-73.89	281
5	First Savings of Arkansas, FA, Little Rock	-676.4	1,007.5	-67.13	199
6	Commerce Savings Assn., San Antonio, Tex.	-301.8	539.0	-55.98	270
7	Commonwealth Federal Savings Assn., Houston	-787.6	1,614.2	-48.79	121
8	Lincoln Savings & Loan Assn., FA, Los Angles	-1,285.6	2,908.3	-44.24	61
9	Bright Banc Savings Assn., Dallas	-1,181.3	2,832.1	-41.71	71
10	Murray Federal Savings & Loan Assn., Dallas	-346.5	961.9	-36.02	201

Capital ratio: Capital on Dec. 31, 1989, divided by total assets, expressed as a percentage.

Profits Sink at Strongest S&Ls

Despite bailout law, earnings decline nearly 10% among top tier of thrifts

By Phil Roosevelt

The thrift bailout law was widely expected to boost the industry's strongest and most profitable players. But so far, there is little evidence of this at the bottom line.

In fact, earnings of the top 100 thrifts in profits declined nearly 10% in 1989, according to an *American Banker* survey. Return on assets changed little, averaging 0.67%.

Many executives and analysts still expect the industry's strong money-markers to excel in the wake of the thrift law. Competition from troubled; desperate thrifts has been reduced, and survivors with capital will be able to expand strategically.

But the benefits may take longer to materialize than initially thought, and they may not be as dramatic.

Competition from Banks

One of the biggest obstacles to better earnings is increased competition from commercial banks. Though the profitable thrifts have seen the weaker ones weeded out of the industry, commercial banks have been storming into the home mortgage market, long the bread and butter of thrifts.

"This is as cutthroat a mortgage market as I can recall," says Herbert Sandler, chief executive of Oakland, Calif.-based World Savings.

Peter Treadway, an analyst at Smith Barney, Harris Upham & Co., New York, says major thrifts face the possibility of additional credit quality problems because commercial real estate markets remain weak.

Also, the bailout law has saddled the thrifts with higher premiums for deposit insurance and lower dividends on stock in the Federal Home Loan Bank System.

"The theory of the rich getting richer and the poor getting poorer is turning out to be imperfect," Mr. Treadway said. "The rich are only getting a little richer, but the poor are certainly holding up their end of the deal."

The combined deficit of the three thrifts with the largest losses last year exceeded all the profits of the 100-biggest earners.

Red Ink in Profusion

Indeed, the combined deficit of the three thrifts with the largest losses last year exceeded all the profits of the 100 biggest earners. As a result of such profuse red ink, the entire thrift industry lost over $19 billion in 1989, a record amount.

Some of the industry's perenial stars also tasted humble pie. Beverly Hills, Calif.-based Great Western Bank – the No. 1 earner in 1989 – fell to No. 7 this year, after posting a $77 million loss in the fourth quarter. That was caused by souring loans on commercial real estate.

Irvine, Calif.-based American Savings Bank, the "good bank" of the now-defunct American Savings and Loan Assn., suddenly became the No. 1 earner, with $216 million in net income. But this thrift, purchased by the Robert M. Bass Group in 1988 in a government-assisted deal, has an edge over others when it comes to net income: It pays no income tax.

Fourth-ranked First Gibraltar Bank, purchased in 1988 by an investor group headed by Ronald O. Perlman, is also a special case. "American and Gibraltar are anomalies, because they are being subsidized by the federal government," said Jonathan Lindley, managing director of Ferguson & Co. in Washington.

Home Savings of America, Irwindale, Calif., was the top earner if American is excluded. Home, the main unit of H.F. Ahmanson & Co., had previously been trading the top spot with Great Western.

Capital Considerations

For many of the top 100 earners, profits were squeezed in the first part of 1989 by a rise in funding costs relative to asset yields.

In addition, the thrifts were trying to meet toughened capital requirements, often by shrinking assets. "Some of the top earners had to scramble a bit to meet capital requirements," said Bert Ely, the Alexandria, Va.-based consultant.

Great Western, the main unit of Great Western Financial Corp., saw its first-quarter net income surge 30% to $74.2 million. Home's net soared 58% to $62 million. □

Top 100 Earners in the Thrift Industry

Based on net income for 1989 for all federally-insured thrifts (dollar amounts in thousands)

Rank 12/89	Name of Thrift, City, State	Net Income 1989	Net Income 1988	Percent Change	ROA 1989	ROA 1988	Total Assets 12/31/89
1	American Savings Bank, FA, Irvine, Calif.[1]	215,704	(1,492)	14557.37	1.37	-0.04	16,290,515
2	Home Savings of America, FA, Irwindale, Calif.[1]	192,821	208,674	-7.60	0.52	0.58	44,924,933
3	World Savings, FS&LA, Oakland, Calif.[1]	155,243	136,704	13.56	0.84	0.94	19,263,899
4	First Gibraltar Bank, FSB, Houston[1]	129,834	(738)	17692.68	1.25	-0.02	9,774,756
5	Glendale Federal Bank, F.S.B., Glendale, Calif.[1]	117,135	156,168	-24.99	0.48	0.57	24,043,905
6	Homefed Bank, FSB, San Diego, Calif.[1]	112,741	106,730	5.63	0.66	0.70	17,752,680
7	Great Western Bank, Beverly Hills[1]	99,480	242,499	-58.98	0.30	0.84	34,949,576
8	California Federal Bank, FSB, Los Angeles[1]	84,377	114,683	-26.43	0.34	0.48	23,269,859
9	Green Point Savings Bank, Brooklyn, New York[2]	77,954	71,020	9.76	1.79	1.88	4,614,000
10	Citicorp Savings of Illinois, FS&LA, Chicago[1]	59,035	83,326	-29.15	1.09	1.52	5,476,808
11	Washington Federal Savings & Loan Assn., Seattle[1]	58,643	55,407	5.84	2.49	2.71	2,509,894
12	Chevy Chase Savings Bank, FSB, Md.[1]	51,474	16,786	206.65	1.08	0.41	4,713,146
13	Williamsburgh Savings Bank, Brooklyn, New York[2]	50,716	35,969	40.92	1.42	1.14	3,670,997
14	Columbia Savings, FS&LA, Englewood, Colo.[1]	49,672	(15,181)	427.20	0.99	0.37	4,844,902
15	Standard Federal Bank, Troy, Mich.[1]	45,664	50,694	-9.92	0.46	0.53	9,638,381
16	Society for Savings, Hartford, Conn.[2]	44,856	30,930	45.02	1.08	0.85	4,422,091
17	Third Federal Savings & Loan Assn., Cleveland[1]	36,458	38,860	-6.18	1.45	1.74	2,653,243
18	Bluebonnet Savings Bank, FSB, Dallas[1]	35,427	(80)	44383.75	1.10	-0.01	3,157,293
19	Capitol Federal Savings & Loan Assn., Topeka, Kan.[1]	33,551	27,810	20.64	1.09	0.98	3,157,662
20	Citicorp Savings, FS&LA, San Francisco[1]	32,631	51,171	-36.23	0.45	0.73	7,393,077
21	People's Bank, Bridgeport, Conn.[2]	32,461	36,580	-11.26	0.49	0.62	7,037,923
22	Western Federal Savings & Loan Assn., Marina Del Rey, Calif.[1]	30,131	12,287	145.23	0.66	0.38	4,808,685
23	Astoria Federal Savings & Loan Assn., Queens, New York[1]	29,524	26,636	10.84	0.96	0.91	3,109,349
24	Hudson City Savings Bank, Paramus, N.J.[2]	29,163	27,467	6.17	0.94	0.93	3,219,535
25	Emigrant Savings Bank, New York[2]	28,401	30,985	-8.34	0.83	0.87	3,571,955
26	United Savings Assn. of Texas, FSB, Houston[1]	28,346	121	23326.45	0.72	0.01	3,260,735
27	Champion Federal Savings & Loan Assn., Bloomington, Ill.[1]	28,228	8,267	241.45	1.04	0.32	2,602,904
28	Metropolitan Federal Bank, FSB, Fargo, N.D.[1]	25,196	11,850	112.62	0.99	0.50	2,426,406
29	Citizens Savings Bank, Providence, R.I.[2]	24,477	22,346	9.54	1.10	1.05	2,248,906
30	USAA Federal Savings Bank, San Antonio, Tex.[1]	24,253	14,587	66.26	3.16	2.50	848,142
31	Provident Institution for Savings, Boston[2]	23,591	13,396	76.10	1.44	0.83	1,539,144
32	EurekaBank, Foster City, Calif.[1]	22,159	8,388	164.18	1.25	0.59	1,771,175
33	Peoples Heritage Savings Bank, Portland, Me.[2]	21,732	21,445	1.34	0.93	1.09	2,533,682
34	Apple Bank for Savings, New York[2]	21,352	24,261	-11.99	0.72	0.78	3,849,429
35	Metropolitan Federal Bank of Iowa, Mason City[1]	21,142	(24,059)	187.88	1.75	-3.69	1,139,622
36	Citicorp Savings of Washington D.C., FS&LA[1]	20,646	(8,886)	332.34	1.81	-0.99	1,211,203
37	First Federal Bank of California, Santa Monica[1]	20,458	18,694	9.44	0.86	0.91	2,586,706
38	United Postal Savings Assn., St. Louis[1]	20,381	11,272	80.81	1.43	0.79	1,410,708
39	Firstrust Savings Bank, Philadelphia[2]	20,344	21,882	-7.03	1.78	2.04	1,210,000
40	Long Island Savings Bank, FSB, Melville, N.Y.[1] (a)	20,273	27,451	-26.15	0.36	0.52	5,374,389
41	Talman Home Federal Savings & Loan Assn., Chicago[1]	20,162	25,649	-21.39	0.33	0.42	6,072,659
42	Washington Mutual Savings Bank, Seattle[2]	20,158	31,904	-36.82	0.34	0.58	6,060,902
43	First Federal of Michigan, Detroit[1]	19,688	40,865	-51.82	0.17	0.36	11,088,251
44	Georgia Federal Bank, FSB, Atlanta[1]	19,349	23,962	-19.25	0.45	0.59	4,177,214
45	Union Federal Savings Bank, Los Angeles[1]	19,186	17,311	10.83	0.83	0.84	2,415,157
46	Home Savings Bank, Brooklyn, New York[2]	19,057	24,093	-20.90	1.19	1.48	1,608,861
47	Perpetual Savings Bank, FSB, McLean, Va.[1]	18,454	6,764	172.83	0.30	0.12	5,993,718
48	Northwestern Savings & Loan Assn., Chicago[1]	18,101	17,520	3.32	1.46	1.32	1,308,197
49	South Boston Savings Bank, Boston[2]	17,663	17,322	1.97	1.23	1.25	1,441,694
50	Security Savings & Loan Assn., Milwaukee, Wis.[1]	17,409	17,405	0.02	0.82	0.83	2,120,803
51	American Federal Bank, FSB, Dallas[1]	17,386	8,026	116.65	0.55	0.49	3,211,539
52	Fidelity New York, FSB, Floral Park, N.Y.[1]	17,217	9,190	87.34	0.88	0.50	1,937,310
53	First Federal Savings Bank, Cleveland[1]	16,719	13,370	5.81	0.89	0.85	2,108,295
54	Citizens Federal Bank, FSB, Miami[1]	16,388	14,919	9.85	0.37	0.43	4,257,056
55	Cragin Federal Bank For Savings, Chicago[1]	16,045	33,107	-51.54	0.68	1.49	2,335,970
56	State Savings Bank, Columbus, Ohio[1]	16,024	7,051	127.26	1.14	0.53	1,445,602
57	Pacific First Federal Savings Bank, Seattle[1]	15,737	18,633	-15.54	0.27	0.36	5,667,474
58	Main Line Federal Savings Bank, Villanova, Penn.[1]	15,677	4,116	280.88	2.07	0.62	783,132
59	First Financial Bank, FSB, Stevens Point, Wis.[1]	15,511	14,411	7.63	0.67	0.67	2,370,864
60	TCF Bank Savings, FSB, Minneapolis, Minn.[1]	15,377	15,984	-3.80	0.31	0.28	4,658,239
61	Rochester Community Savings Bank, N.Y.[2]	15,322	22,228	-31.07	0.36	0.55	4,028,011
62	New Haven Savings Bank, Conn.[2]	15,252	14,104	8.14	0.93	0.93	1,696,060
63	Cardinal Federal Savings Bank, Cleveland[1]	15,188	(39,444)	138.51	0.94	-2.53	1,556,274
64	Amwest Savings Association, Bryan, Tex.[1]	15,008	4,147	261.90	0.36	0.39	3,919,697
65	Heartland Federal Savings & Loan Assn., Ponca City, Okla.[1]	14,830	3,262	354.63	1.43	0.56	926,117
66	Sacramento Savings & Loan Assn., Calif.[1]	14,645	11,728	24.87	0.62	0.50	2,308,609
67	Ridgewood Savings Bank, Queens, New York[2]	14,507	17,485	-17.03	1.29	1.54	1,155,235
68	Security Savings Bank, SLA, Vineland, N.J.[1]	14,416	7,513	91.88	0.94	0.53	1,528,470
69	Coastal Banc Savings Association, Houston[1]	14,378	1,639	777.24	2.16	0.56	698,390
70	Virginia Beach Federal Savings Bank, Va.[1]	14,198	2,229	536.97	1.76	0.29	782,520
71	PriMerit Bank, FSB, Las Vegas[1]	14,170	20,786	-31.84	0.51	0.79	2,767,153
72	Long Beach Savings & Loan Assn., Calif.[1]	14,167	2,843	398.31	1.80	0.45	872,153
73	Roslyn Savings Bank, N.Y.[1]	14,062	11,468	22.62	1.45	1.24	970,400
74	Pioneer Federal Savings Bank, Hopewell, Va.[1]	13,977	11,070	26.26	2.26	1.75	544,288
75	Great Lakes Bancorp FSB, Ann Arbor, Mich.[1]	13,741	16,325	-15.83	0.40	0.50	3,385,368
76	Downey Savings & Loan Assn., Newport Beach, Calif.[1]	13,645	28,959	-52.88	0.36	0.85	3,774,336
77	East New York Savings Bank, New York[2]	13,495	15,670	-13.88	0.52	0.85	2,018,448
78	Bay View Federal Bank, FSB, San Mateo, Calif.[1]	13,327	20,004	-33.38	0.48	0.85	2,879,019
79	Bell Federal Savings & Loan Assn., Chicago[1]	13,298	15,560	-14.54	0.76	0.87	1,796,864
80	Butterfield Savings & Loan Assn., FSA, Newport Beach, Calif.[1]	13,195	3,866	241.31	1.97	1.06	590,988
81	Hawthorne Savings & Loan Assn., Calif.[1]	13,153	10,710	22.81	1.31	1.17	1,051,035
82	Southern California Savings, FS&LA, Beverly Hills[1]	12,747	5,443	134.19	0.58	0.28	2,343,251
83	Jamaica Savings Bank FSB, Lynbrook, N.Y.[1]	12,598	(6,652)	289.39	0.87	-0.47	1,479,785
84	Santander Federal Savings Bank, Bayamon, P.R.[1]	12,277	15,724	-21.92	1.10	1.29	1,061,116
85	Greater New York Savings Bank, New York[2]	12,227	9,141	33.76	0.62	0.51	3,105,098
86	New Bedford Institution for Savings, Mass.[2]	12,132	14,120	-14.08	1.03	1.37	1,202,182
87	Western Financial Savings Bank, Irvine, Calif.[1]	12,013	11,992	0.18	0.45	0.57	2,870,261
88	First Federal Savings Bank, Santurce, P.R.[1]	11,743	12,452	-5.69	0.63	0.73	1,927,826
89	American Savings Bank, New Britain, Conn.[2]	11,610	8,117	43.03	1.31	0.96	914,141
90	Decatur Federal Savings & Loan Assn., Ga.[1]	11,445	9,713	17.83	0.48	0.45	2,312,111
91	Household Bank, FSB, Newport Beach, Calif.[1]	11,391	(1,002)	1236.83	0.19	-0.02	7,051,505
92	Security Pacific Savings Bank, Tacoma, Wash.[2]	11,095	4,336	155.76	1.77	0.71	622,652
93	Albany Savings Bank, FSB, N.Y.[1]	11,083	15,018	-26.20	0.56	0.79	2,036,819
94	Heights of Texas, FSB, Houston[1]	11,081	4,191	164.40	0.58	0.55	1,910,321
95	American Savings Bank, FSB, Honolulu[1]	10,537	13,862	-23.99	0.69	1.11	1,651,453
96	Ohio Savings Bank, Cleveland[2]	10,527	13,345	-21.12	0.69	0.91	1,547,296
97	Norstar Bank of Central New York, Syracuse[2]	10,496	8,827	18.91	1.16	1.00	1,387,408
98	Loyola Federal Savings & Loan Assn., Baltimore[1]	10,462	8,935	17.09	0.50	0.45	2,113,726
99	Fidelity Federal Bank, FSB, Glendale, Calif.[1]	10,361	24,722	-58.09	0.21	0.59	4,971,885
100	River Bank America, New York[2]	10,358	25,035	-58.63	0.35	0.92	2,939,446
	TOTAL FOR TOP 100 THRIFTS[3] ($ MILLION)	3,041	3,398	-9.39	0.67	0.85	455,899
	TOTAL FOR ALL SAIF-INSURED THRIFTS[4] ($ MILLION)	(19,172)	(13,439)	-42.64	(1.53)	(1.09)	1,251,867
	TOTAL FOR BIF-INSURED THRIFTS[5] ($ MILLION)	(130.8)	1,041	-108.34	(0.06)	0.42	241,827

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. In addition, federal regulatory data were used. The providers of these data were: **Sheshunoff Information Services Inc.**, Austin, Texas; and **ADP Data Services Division**, New York, and **W.C. Ferguson & Co.**, Irving, Tex. Data for state-chartered BIF-insured thrifts are from the Reports of Condition and Income submitted to the FDIC; and data for SAIF-insured thrifts and federally-chartered FDIC-insured savings banks are from the Quarterly Financial Report submitted to the Office of Thrift Supervision. **Net losses:** (1) for the BIF-insured thrifts its income after taxes but before extraordinary items, (2) for the SAIF-insured thrifts its the sum of current net income for each of the four quarters of 1989 and 1988, respectively. ( ) — Indicates a net loss for 1989. **ROAs:** is net income divided by total average assets as calculated by **Sheshunoff, Ferguson**, or American Banker. (1)— A SAIF-insured thrift. (2)— A BIF-insured savings bank. (3)— The 1989 data were for the top 100 earners that year. (4)— Data were taken from the **News**, published by the **Office of Thrift Supervision**, except the returns on assets which were calculated by American Banker. (5)— Data are for state-chartered savings banks. The 1989 data are from **Sheshunoff**. The 1988 data are from the **Federal Deposit Insurance Corp.** The ROAs were calculated by American Banker. (a)— Combined regulatory data for the thrift and its division in Centereach, N.Y. **Compiled by American Banker, Copyright 1990.**

Top 100 Thrift Earners in 1989

Ranked in order of their 1989 return on average assets and listed in asset-size peer groups and geographically within region

Return on Average Assets (%)

1989 ROA Rank		1989 ROA%
	PEER GROUP 1: ASSETS OVER $10 BIL.	
21	American Savings Bank, FA, Irvine, Calif.	1.37
52	World Savings, FS&LA, Oakland, Calif.	0.84
63	Homefed Bank, FSB, San Diego, Calif.	0.66
72	Home Savings of America, FA, Irwindale, Calif.	0.52
77	Glendale Federal Bank, FSB, Calif.	0.48
91	California Federal Bank, FSB, Los Angeles	0.34
96	Great Western Bank, Beverly Hills	0.30
100	First Federal of Michigan, Detroit	0.17
	PEER GROUP 2: ASSETS BETWEEN $5-$10 BIL.	
25	First Gibraltar Bank, FSB, Houston	1.25
34	Citicorp Savings of Illinois, FS&LA, Chicago	1.09
76	People's Bank, Bridgeport, Conn.	0.49
80	Standard Federal Bank, Troy, Mich.	0.46
81	Citicorp Savings, FS&LA, San Francisco	0.45
85	Long Island Savings Bank, FSB, Melville, N.Y.	0.38
92	Washington Mutual Savings Bank, Seattle	0.34
93	Talman Home Federal Savings & Loan Assn., Chicago	0.33
96	Perpetual Savings Bank, FSB, McLean, Va.	0.30
97	Pacific First Federal Savings Bank, Seattle	0.27
99	Household Bank, FSB, Newport Beach, Calif.	0.19
	PEER GROUP 3: ASSETS BETWEEN $1-$5 BIL.	
2	Washington Federal Savings & Loan Assn., Seattle	2.49
7	Citicorp Savings of Washington D.C., FS&LA	1.81
9	Green Point Savings Bank, Brooklyn, New York	1.79
10	Firstrust Savings Bank, Philadelphia	1.78
13	Metropolitan Federal Bank of Iowa, Mason City	1.75
14	Northwestern Savings & Loan Assn., Chicago	1.46
15	Third Federal Savings & Loan Assn., Cleveland	1.45
17	Provident Institution for Savings, Boston	1.44
18	United Postal Savings Assn., St. Louis	1.43
20	Williamsburgh Savings Bank, Brooklyn, New York	1.42
22	Hawthorne Savings & Loan Assn., Calif.	1.31
24	Ridgewood Savings Bank, Queens, New York	1.29
26	EurekaBank, Foster City, Calif.	1.25
27	South Boston Savings Bank, Boston	1.23
28	Home Savings Bank, Brooklyn, New York	1.19
29	Norstar Bank of Central New York, Syracuse	1.16
30	State Savings Bank, Columbus, Ohio	1.14
31	Bluebonnet Savings Bank, FSB, Dallas	1.10
32	Citizens Savings Bank, Providence, R.I.	1.10
33	Santander Federal Savings Bank, Bayamon, P.R.	1.10
35	Capitol Federal Savings & Loan Assn., Topeka, Kan.	1.09
36	Chevy Chase Savings Bank, FSB, Md.	1.08
37	Society for Savings, Hartford, Conn.	1.08
38	Champion Federal Savings & Loan Assn., Bloomington, Ill.	1.04
39	New Bedford Institution for Savings, Mass.	1.03
40	Columbia Savings, FS&LA, Englewood, Colo.	0.99
41	Metropolitan Federal Bank, FSB, Fargo, N.D.	0.99
42	Astoria Federal Savings & Loan Assn., Queens, New York	0.96
43	Hudson City Savings Bank, Paramus, N.J.	0.94
44	Cardinal Federal Savings Bank, Cleveland	0.94
45	Security Savings Bank, SLA, Vineland, N.J.	0.94
46	Peoples Heritage Savings Bank, Portland, Me.	0.93
47	New Haven Savings Bank, Conn.	0.93
48	First Federal Savings Bank, Cleveland	0.89
49	Fidelity New York, FSB, Floral Park, N.Y.	0.88
50	Jamaica Savings Bank FSB, Lynbrook, N.Y.	0.87
51	First Federal Bank of California, Santa Monica	0.86
53	Emigrant Savings Bank, New York	0.83
54	Union Federal Savings Bank, Los Angeles	0.83
55	Security Savings & Loan Assn., Milwaukee	0.82
56	Bell Federal Savings & Loan Assn., Chicago	0.76
57	United Savings Assn. of Texas, FSB, Houston	0.72
58	Apple Bank for Savings, New York	0.72
59	American Savings Bank, FSB, Honolulu, Hawaii	0.69
60	Ohio Savings Bank, Cleveland	0.69
61	Cragin Federal Bank For Savings, Chicago	0.68
62	First Financial Bank, FSB, Stevens Point, Wis.	0.67
64	Western Federal Savings & Loan Assn., Marina Del Rey, Calif.	0.66
66	First Federal Savings Bank, Santurce, P.R.	0.63
66	Sacramento Savings & Loan Assn., Calif.	0.62
67	Greater New York Savings Bank, New York	0.62
68	Southern California Savings, FS&LA, Beverly Hills	0.58
69	Heights of Texas, FSB, Houston	0.58
70	Albany Savings Bank, FSB, N.Y.	0.56
71	American Federal Bank, FSB, Dallas	0.55
73	East New York Savings Bank, New York	0.52
74	PriMerit Bank, FSB, Las Vegas	0.51
75	Loyola Federal S&LA, Baltimore	0.50
78	Bay View Federal Bank, FSB, San Mateo, Calif.	0.48
79	Decatur Federal Savings & Loan Assn., Ga.	0.48
82	Georgia Federal Bank, FSB, Atlanta	0.45
83	Western Financial Savings Bank, Irvine, Calif.	0.45
84	Great Lakes Bancorp FSB, Ann Arbor, Mich.	0.40
86	Citizens Federal Bank, FSB, Miami	0.37
87	Rochester Community Savings Bank, N.Y.	0.36
88	Amwest Savings Association, Bryan, Tex.	0.36
89	Downey Savings & Loan Assn., Newport Beach, Calif.	0.36
90	River Bank America, New York	0.35
94	TCF Bank Savings, FSB, Minneapolis	0.31
98	Fidelity Federal Bank, FSB, Glendale, Calif.	0.21
	PEER GROUP 4: ASSETS LESS THAN $1 BIL.	
1	USAA Federal Savings Bank, San Antonio, Tex.	3.16
3	Pioneer Federal Savings Bank, Hopewell, Va.	2.26
4	Coastal Banc Savings Association, Houston	2.16
5	Main Line Federal Savings Bank, Villanova, Penn.	2.07
6	Butterfield Savings & Loan Assn., FSA, Newport Beach, Calif.	1.97
8	Long Beach Savings & Loan Assn., Calif.	1.80
11	Security Pacific Savings Bank, Tacoma, Wash.	1.77
12	Virginia Beach Federal Savings Bank, Va.	1.76
16	Roslyn Savings Bank, N.Y.	1.45
19	Heartland Federal Savings & Loan Assn., Ponca City, Okla.	1.43
23	American Savings Bank, New Britain, Conn.	1.31

Data Sources: See page 14. **1989 ROA Rank:** The 1989 return on average assets rank for the top 100 earners. When two or more thrift have the same ROA, the thrift with the larger net income receives the higher rank. **New England:** CT, ME, MA, NH, RI, and VT. **Midwest:** IL, IN, IA, KS, KY, MI, MN, MO, NE, ND, OH, SD and WI. **Mid-Atlantic:** DC, DE, MD, NJ, NY, PA and PR. **Southeast:** AL, AR, FL, GA, MS, NC, SC, TN, VA, and WV. **Southwest:** CO, LA, NM, OK, TX and UT. **West:** AK, AZ, CA, HA, ID, MT, NV, OR, WA and WY.

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Return on Average Assets (%)

1989 ROA Rank		1989 ROA%
	NEW ENGLAND REGION	
17	Provident Institution for Savings, Boston	1.44
23	American Savings Bank, New Britain, Conn.	1.31
27	South Boston Savings Bank, Boston	1.23
32	Citizens Savings Bank, Providence, R.I.	1.10
37	Society for Savings, Hartford, Conn.	1.08
39	New Bedford Institution for Savings, Mass.	1.03
46	Peoples Heritage Savings Bank, Portland, Me.	0.93
47	New Haven Savings Bank, Conn.	0.93
76	People's Bank, Bridgeport, Conn.	0.49
	MIDWEST REGION	
13	Metropolitan Federal Bank of Iowa, Mason City	1.75
14	Northwestern Savings & Loan Assn., Chicago	1.46
15	Third Federal Savings & Loan Assn., Cleveland	1.45
18	United Postal Savings Assn., St. Louis	1.43
30	State Savings Bank, Columbus, Ohio	1.14
34	Citicorp Savings of Illinois, FS&LA, Chicago	1.09
35	Capitol Federal Savings & Loan Assn., Topeka, Kan.	1.09
38	Champion Federal Savings & Loan Assn., Bloomington, Ill.	1.04
41	Metropolitan Federal Bank, FSB, Fargo, N.D.	0.99
44	Cardinal Federal Savings Bank, Cleveland	0.94
48	First Federal Savings Bank, Cleveland	0.89
55	Security Savings & Loan Assn., Milwaukee, Wis.	0.82
56	Bell Federal Savings & Loan Assn., Chicago	0.76
60	Ohio Savings Bank, Cleveland	0.69
61	Cragin Federal Bank For Savings, Chicago	0.68
62	First Financial Bank, FSB, Stevens Point, Wis.	0.67
80	Standard Federal Bank, Troy, Mich.	0.46
84	Great Lakes Bancorp FSB, Ann Arbor, Mich.	0.40
93	Talman Home Federal Savings & Loan Assn., Chicago	0.33
94	TCF Bank Savings, FSB, Minneapolis	0.31
100	First Federal of Michigan, Detroit	0.17
	MID-ATLANTIC REGION	
5	Main Line Federal Savings Bank, Villanova, Penn.	2.07
7	Citicorp Savings of Washington D.C., FS&LA	1.81
9	Green Point Savings Bank, Brooklyn, New York	1.79
10	Firstrust Savings Bank, Philadelphia, Penn.	1.78
16	Roslyn Savings Bank, N.Y.	1.45
20	Williamsburgh Savings Bank, Brooklyn, New York	1.42
24	Ridgewood Savings Bank, Queens, New York	1.29
28	Home Savings Bank, Brooklyn, New York	1.19
29	Norstar Bank of Central New York, Syracuse	1.16
33	Santander Federal Savings Bank, Bayamon, P.R.	1.10
36	Chevy Chase Savings Bank, FSB, Md.	1.08
42	Astoria Federal Savings & Loan Assn., Queens, New York	0.96
43	Hudson City Savings Bank, Paramus, N.J.	0.94
45	Security Savings Bank, SLA, Vineland, N.J.	0.94
49	Fidelity New York, FSB, Floral Park, N.Y.	0.88
50	Jamaica Savings Bank FSB, Lynbrook, N.Y.	0.87
53	Emigrant Savings Bank, New York	0.83
58	Apple Bank for Savings, New York	0.72
65	First Federal Savings Bank, Santurce, P.R.	0.63
67	Greater New York Savings Bank, New York	0.62
70	Albany Savings Bank, FSB, N.Y.	0.56
72	East New York Savings Bank, New York	0.52
75	Loyola Federal Savings & Loan Assn., Baltimore	0.50
85	Long Island Savings Bank, FSB, Melville, N.Y.	0.38
87	Rochester Community Savings Bank, N.Y.	0.36
90	River Bank America, New York	0.35
	SOUTHEAST REGION	
3	Pioneer Federal Savings Bank, Hopewell, Va.	2.26
12	Virginia Beach Federal Savings Bank, Va.	1.76
79	Decatur Federal Savings & Loan Assn., Ga.	0.48
82	Georgia Federal Bank, FSB, Atlanta	0.45
86	Citizens Federal Bank, A FSB, Miami	0.37
96	Perpetual Savings Bank, FSB, McLean, Va.	0.30
	SOUTHWEST REGION	
1	USAA Federal Savings Bank, San Antonio, Tex.	3.16
4	Coastal Banc Savings Association, Houston	2.16
19	Heartland Federal Savings & Loan Assn., Ponca City, Okla.	1.43
25	First Gibraltar Bank, FSB, Houston	1.25
31	Bluebonnet Savings Bank, FSB, Dallas	1.10
40	Columbia Savings, FS&LA, Englewood, Colo.	0.99
57	United Savings Assn. of Texas, FSB, Houston	0.72
69	Heights of Texas, FSB, Houston	0.58
71	American Federal Bank, FSB, Dallas	0.55
88	Amwest Savings Association, Bryan, Tex.	0.36
	WESTERN REGION	
2	Washington Federal Savings & Loan Assn., Seattle	2.49
6	Butterfield Savings & Loan Assn. FSA, Newport Beach, Calif.	1.97
8	Long Beach Savings & Loan Assn., Calif.	1.80
11	Security Pacific Savings Bank, Tacoma, Wash.	1.77
21	American Savings Bank, FA, Irvine, Calif.	1.37
22	Hawthorne Savings & Loan Assn., Calif.	1.31
26	EurekaBank, Foster City, Calif.	1.25
51	First Federal Bank of California, Santa Monica	0.86
52	World Savings & Loan Assn, FS&LA, Oakland, Calif.	0.84
54	Union Federal Savings Bank, Los Angeles	0.83
59	American Savings Bank, FSB, Honolulu	0.69
63	Homefed Bank, FSB, San Diego, Calif.	0.66
64	Western Federal Savings & Loan Assn., Marina Del Rey, Calif.	0.66
66	Sacramento Savings & Loan Assn., Calif.	0.62
68	Southern California Savings, FS&LA, Beverly Hills	0.58
72	Home Savings of America, FA, Irwindale, Calif.	0.52
74	PriMerit Bank, FSB, Las Vegas	0.51
77	Glendale Federal Bank, FSB, Glendale, Calif.	0.48
78	Bay View Federal Bank, FSB, San Mateo, Calif.	0.48
81	Citicorp Savings, FS&LA, Oakland, Calif.	0.45
83	Western Financial Savings Bank, Irvine, Calif.	0.45
89	Downey Savings & Loan Assn., Newport Beach, Calif.	0.36
91	California Federal Bank, FSB, Los Angeles, Calif.	0.34
92	Washington Mutual Savings Bank, Seattle	0.34
95	Great Western Bank, Beverly Hills	0.30
97	Pacific First Federal Savings Bank, Seattle	0.27
98	Fidelity Federal Bank, FSB, Glendale, Calif.	0.21
99	Household Bank, FSB, Newport Beach, Calif.	0.19

The 50 Largest Losses in Thrift Industry in 1989

Includes thrifts that ceased operations and the combined losses of thrifts that were seized by the federal regulators, closed, and then reopened during 1989 (dollar amounts in thousands)

		Loss 1989	Net Inc./ Loss 1988
1	**University Federal Savings Assn., Houston**[1]	(1,327,778)	(334,649)
2	**Western Savings & Loan Assn., FA, Phoenix**[2]	(1,161,018)	(151,737)
2	**City Savings Bank, FSB, Somerset, N.J.**[3]	(1,121,572)	(25,412)
3	**Empire of America Federal Savings Bank, Buffalo, N.Y.**[4]	(1,105,205)	(64,540)
5	**Lincoln Savings & Loan Assn., FA, Los Angeles**[5]	(1,029,379)	(284,248)‡
6	**Atlantic Financial Savings, FA, Bala Cynwyd, Pa.**[6]	(544,382)	(29,720)
7	**Columbia Savings & Loan Assn., Beverly Hills**	(519,446)	64,959
8	**Gibraltar Savings, FA, Simi Valley, Calif.**[7]	(505,497)	(89,790)
9	**Hill Financial S & L Assn., Red Hill, Pa.**[8]	(504,972)	(66,488)
10	**First Federal Savings of Arkansas, FA, Little Rock**[9]	(472,961)	(176,885)
11	**Bright Banc Savings Assn., Dallas**[10]	(457,019)	(241,342)
12	**Midwest Savings Assn., FA, Minneapolis**[11]	(396,595)	(369,232)
13	**Peoples Heritage Savings, FS&LA, Salina, Kan.**[12]	(393,158)	(19,345)
14	**MeraBank, FSB, Phoenix, Ariz.**[13]	(387,102)	(208,566)
15	**Gill Savings Assn., San Antonio, Tex.**[14]	(374,631)	(455,855)
16	**Bexar Savings Assn., San Antonio, Tex.**[15]	(349,077)	(95,939)
17	**Imperial Savings Assn., San Diego, Calif.**[16]	(299,801)	(3,814)
18	**Community Federal Savings & Loan Assn., St. Louis**	(298,492)	(58,809)
19	**San Jacinto Savings Assn., Houston**	(277,201)	(75,052)
20	**Southwest Savings & Loan Assn., FA, Phoenix**[17]	(266,155)	(155,711)
21	**Coast Savings & Loan Assn., Los Angeles**	(264,562)	47,789
22	**Great American Bank, SSB, San Diego, Calif.**	(263,402)	57,822
23	**Goldome, Buffalo, N.Y.**	(253,027)	(119,058)
24	**Caprock Federal Savings & Loan Assn., Lubbock, Tex.**[18]	(240,192)	(9,440)
25	**Commonwealth Federal Savings Assn., Houston**[19]	(227,285)	(399,897)
26	**Horizon Financial, FA, Southampton, Pa.**[20]	(203,728)	(34,930)
27	**Seamen's Bank for Savings, FSB, New York**[21]	(196,336)	30,774
28	**CrossLand Savings FSB, Brooklyn, New York**	(191,696)	15,267
29	**Sun State Savings & Loan Assn., Phoenix, Ariz.**[22]	(190,124)	(9,823)
30	**Commerce Savings Assn., San Antonio, Tex.**[23]	(185,470)	(79,181)
31	**San Antonio Savings Assn., FA, Tex.**[24]	(167,798)	(262,547)
32	**Southwest Savings Assn., Dallas**	(161,212)	(77,310)
33	**Sandia Federal Savings Assn., Albuquerque, N.M.**[25]	(155,291)	(424,478)
34	**ABQ Bank, FSB, Albuquerque, N.M.**[26]	(153,135)	(9,629)
35	**Texasbanc Savings, FSB, Conroe, Tex.**	(146,589)	(506)
36	**Valley Federal Savings & Loan Assn., Van Nuys, Calif.**	(137,353)	(3,009)
37	**Security Savings & Loan Assn., FA, Scottsdale, Ariz.**[27]	(131,499)	(163,927)
38	**BancPlus Savings Assn., Pasadena, Tex.**[28]	(129,465)	(94,319)
39	**Great Southern Federal Savings & Loan Assn., Savanah, Ga.**[29]	(128,441)	(12,308)
40	**Sooner Federal Savings Assn., Tulsa, Okla.**[30]	(120,855)	(18,218)
41	**Pima Savings & Loan Assn., Tucson, Ariz.**[31]	(111,850)	(58,204)
42	**AmeriFirst Bank, FSB, Miami**	(111,435)	(8,456)
43	**Valley Federal Savings Assn., McAllen, Tex.**[32]	(111,329)	(11,536)
44	**Royal Palm Federal Savings & Loan Assn., West Palm Beach, Fla.**[33]	(110,896)	(33,385)
45	**Maine Savings Bank, Portland**	(105,735)	(989)
46	**First American Bank for Savings, Boston**	(104,941)	(22,822)
47	**Unifirst Bank for Savings, FS&LA, Jackson, Miss.**[34]	(104,010)	(4,666)
48	**Murray Federal Savings & Loan Assn., Dallas**[35]	(100,948)	(82,671)
49	**American Savings & Loan Assn. of Brazoria, Lake Jackson, Tex.**[36]	(95,614)	(41,388)
50	**First South Savings Assn., Port Neches, Tex.**[37]	(95,612)	(121,627)
	Total 1989 losses of the 50 largest losers	**($16.5 bil.)**	
	1,295 of the 3,586 thrifts operating during 1989 lost†	**($24.7 bil.)**	
	2,301 of the 3,586 thrifts operating during 1989 earned†	**$5.8 bil.**	
	Consolidated net losses of the thrift industry‡	**($18.1 bil.)**	

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. In addition, federal regulatory data were used. The providers of these data were: **Sheshunoff Information Services Inc.**, Austin, Texas, and **ADP Data Services Division,** New York, and **W.C. Ferguson & Co.,** Irving, Tex. Some institutions seized by the federal regulators were issued new titles and new charters. To obtain the total 1989 loss for these institutions, the losses incurred before seizure were added to the losses incurred after seizure. These amounts are reported in the notes below. (*)— Acquired by NCNB Texas National Bank, Dallas, 10/89. Changed title from University Savings Assn., 5/89. Lost $1.250 million under its former title and $78 million under its latter title. (**)— Seized by the federal regulators on 6/14/89. Prior to seizure it lost $100 million, and since seizure it lost $1.061 million. (***)— City Federal Savings Bank, Bedminster, was seized 12/8/89. Prior to seizure it lost $236 million, and since seizure it lost $885 million. (****)— Seized on 1/24/90 and placed in the RTC conservatorship program. (*****)— Lincoln S&L Assn., Irvine, was seized 4/14/89. Prior to seizure it lost $841 million, and since seizure it lost $188 million. (******)— Formerly Atlantic Financial Federal. It was placed in the RTC conservatorship program in 1/90. (*******)— Gibraltar Savings, Beverly Hills was seized 3/31/89. Prior to seizure it lost $435 million, and since seizure it lost $46 million. Also included in the 1989 loss total are the losses posted by Gibraltar's Washington-based thrift subsidiary. Prior to its seizure in 0/89, Gibraltar Savings, FA, Bellevue, lost $21 million, and since its seizure the new Gibraltar Savings Bank, FSB, Seattle has lost $3.7 million. (********)— Acquired by Meridian Bank, Reading, Pa., on 10/14/89. (*********)— First Savings of Arkansas was seized on 2/10/89. Prior to seizure it lost $252 million, and since seizure it lost $221 million. (**********)— Seized by the regulators on 2/10/89 and acquired by Bank One Texas NA on 2/3/90. (***********)— Mid-west Federal S&LA was seized on 2/13/89. Prior to seizure it lost $266 million, and since seizure it lost $131 million. (************)— Peoples Heritage Federal S&LA was seized on 8/10/89. Prior to seizure it lost $213 million, and since seizure it lost $180 million. (*************)— Placed in RTC conservatorship 1/90. (**************)— Seized 2/7/89. (***************)— Seized 3/2/89. (****************)— Seized and placed into RTC conservatorship on 2/23/90. (*****************)— Southwest S&LA was seized on 2/17/89. Prior to seizure it lost $52 million, and since seizure it lost $214 million. (******************)— Caprock S&LA was seized 8/1/89. Prior to seizure it lost $58 million, and since seizure it lost $182 million. (*******************)— Commonwealth SA was seized on 3/9/89. Prior to seizure it lost $88 million, and since seizure it lost $139 million. (********************)— In April 1990 Chase Manhattan Bank NA, New York, purchased certain assets and assume certain liabilities. (*********************)— Seized on 6/14/89. (**********************)— Seized on 6/14/89. (***********************)— San Antonio SA was seized on 3/2/89. Prior to seizure it lost $109 million, and since seizure it lost $59 million. (************************)— Sandia Federal S&LA was seized on 2/10/89. Prior to seizure it lost $99 million, and since seizure it lost $56 million. (*************************)— Seized on 2/17/89. (**************************)— Seized 3/9/89. (***************************)— Great Southern FSB was seized on 6/22/89. Prior to seizure it lost $115 million, and since seizure it lost $13 million. (****************************)— Sooner Federal S&LA Was seized on 11/16/89. Prior to seizure it lost $119 million, and since seizure it lost $1.8 million. (*****************************)— Seized and placed into RTC conservatorship on 3/2/90. (******************************)— Valley Federal S&LA was seized on 10/19/89. Prior to seizure it lost $59 million, and since seizure it lost $52 million. (*******************************)— Royal Palm Savings Bank was seized on 3/16/89. Prior to seizure it lost $57 million, and since seizure it lost $54 million. (********************************)— Unifirst Bank for Savings, FA, was seized on 8/10/89. Prior to seizure it lost $48 million, and since seizure it lost $56 million. (*********************************)— Seized on 4/5/89. (**********************************)— Seized on 3/16/89. (‡)— Final restated loss. (†)— Of the 3,082 SAIF-insured thrifts operating during 1989, 1,157 lost $23.4 billion, and 1,925 earned $4.4 bil. And of the 474 state-chartered savings banks operating during 1989, 98 lost $1.3 billion, and 376 earned $1.2 billion. Aggregate data on SAIF-insured thrifts are from **Sheshunoff,** and the aggregate data on state-chartered BIF-insured thrifts are from **Ferguson.** (‡)— According to **Sheshunoff** all SAIF-insured thrifts operating during the year (2,878 remained at yearend 1989, according to **OTS**) lost $19 billion in 1989 and all BIF-insured state chartered thrifts (469 remained at yearend, according to the **FDIC**) lost $130.8 million.

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Thrift Profitability by State

Based on the Return on Average Assets for SAIF-Insured Thrifts 1987-1989

	Return on Average Assets		
	1989	1988	1987
Alabama	(0.98)	(0.24)	(0.10)
Alaska	(13.18)	(15.28)	(7.24)
Arizona	(10.15)	(2.89)	(0.28)
Arkansas	(10.82)	(5.70)	(2.48)
California	(0.50)	0.20	0.09
Colorado	(3.73)	(3.14)	(0.77)
Connecticut	(0.11)	0.07	0.40
Delaware	(0.33)	0.32	0.51
District of Columbia	0.88	(0.26)	(0.19)
Florida	(0.68)	(0.43)	(0.06)
Georgia	(0.68)	0.26	0.41
Hawaii	0.40	0.88	1.20
Idaho	0.18	0.15	(2.25)
Illinois	0.04	0.18	0.20
Indiana	0.46	0.41	0.18
Iowa	(0.26)	(1.06)	(0.87)
Kansas	(2.75)	(0.17)	0.22
Kentucky	0.62	0.52	0.02
Louisiana	(3.21)	(1.46)	(1.97)
Maine	0.72	0.64	0.81
Maryland	0.18	0.31	0.05
Massachusetts	(0.65)	0.51	0.68
Michigan	0.19	0.36	0.40
Minnesota	(2.56)	(2.15)	(0.46)
Mississippi	(2.88)	(1.63)	(0.04)
Missouri	(1.82)	(0.38)	0.09
Montana	0.65	0.41	0.19
Nebraska	(0.97)	(0.71)	(0.28)
Nevada	0.41	0.64	0.68
New Hampshire	(0.46)	0.10	0.43
New Jersey	(2.13)	0.15	0.30
New Mexico	(7.06)	(8.57)	(2.48)
New York	(1.58)	0.32	0.67
North Carolina	0.05	0.46	0.70
North Dakota	(0.15)	0.15	0.35
Ohio	0.17	0.41	0.21
Oklahoma	(2.84)	(2.39)	(4.57)
Oregon	(0.22)	(0.15)	(1.31)
Pennsylvania	(2.48)	0.07	0.58
Rhode Island	(1.02)	0.56	0.43
South Carolina	(0.02)	0.41	0.48
South Dakota	(0.70)	0.57	0.32
Tennessee	(0.10)	0.17	0.49
Texas	(6.13)	(9.40)	(6.86)
Utah	(3.37)	(1.02)	(1.34)
Vermont	0.14	0.48	0.82
Virginia	0.05	0.06	0.33
Washington	0.39	0.33	0.53
West Virginia	0.86	0.51	(0.76)
Wisconsin	0.40	0.53	0.49
Wyoming	(0.42)	(3.06)	(3.32)
All Thrifts in U.S.	**(1.84)**	**(0.94)**	**(0.46)**

Data Source: S&L Quarterly published by **Sheshunoff Information Service Inc., Austin, Texas.** These data are from the Quarterly Financial Report filed by FSLIC-insured thrifts to the FHLBB. **Return on Average Assets:** is the sum of the net income (loss) for each thrift in the state divided by the sum of their average total assets. ( )— Indicates a net loss on average assets.

Compiled by American Banker.

Most Profitable Thrift Institutions in 1989

Listed in order of the return on average assets for 1989 (dollar amounts in thousands)

Rank 1989	Name of Thrift, City, State	Net Income 1989	Net Income 1988	Percent Change	ROA 1989	ROA 1988	Total Assets 12/31/89
1	Capitol Federal Bank For Savings, Chicago[1]	3,590	(84)	4373.81	9.61	-0.27	43,144
2	South Side Savings Bank, FSB, Lima, Ohio[1]	5,127	10	51170.00	7.15	0.06	67,741
3	Mississippi Hill & Delta Savings & Loan Assn., Sumner[1]	96	25	284.00	5.24	1.09	1,693
4	Charter Federal Savings & Loan Assn., West Point, Ga.[1]	5,915	360	1543.06	4.80	0.28	118,751
5	City Savings & Loan Assn., San Antonio, Tex.[1]	9,104	10,532	-13.56	4.45	8.12	208,477
6	First Financial Savings Bank, SLA, Woodbridge, N.J.[1]	3,083	1,994	54.61	3.87	2.34	72,630
7	Continental Savings Bank, Seattle[1]	6,880	459	1398.91	3.63	0.34	236,325
8	Sterling Savings & Loan Assn., Irvine, Calif.[1]	6,268	3,871	61.92	3.35	2.20	168,496
9	Washington Savings & Loan Assn., Chicago[1]	403	192	109.90	3.34	1.70	11,911
10	Lakeview Savings & Loan Assn., Paterson, N.J.[1]	5,605	2,709	106.90	3.25	1.86	200,974
11	USAA Federal Savings Bank, San Antonio, Tex.[1]	24,253	14,587	66.26	3.16	2.50	848,142
12	Plaza Savings & Loan Assn., Santa Ana, Calif.[1]	1,913	1,104	73.28	3.03	1.89	69,199
13	World S&L Assn. of America, FS&LA, Lynnwood, Wash.[1]	1,092	412	165.05	2.87	1.36	41,107
14	Security Federal Savings & Loan Assn., Albuquerque, N.M.[1]	7,392	464	1493.10	2.83	0.20	277,581
15	Union Federal Savings Bank, Frankton, Ind.[1]	980	(14)	7100.00	2.71	-0.08	39,630
16	Fidelity Federal Savings Bank, Richmond, Va.[1]	3,881	1,041	272.81	2.65	1.01	159,781
17	Alpha Indian Rock Savings & Loan Assn., Philadelphia[1]	275	(25)	1200.00	2.64	-0.34	11,070
18	Atlantic Financial Savings, Las Vegas[1]	2,301	2,475	7.03	2.51	2.91	89,820
19	Heartland Savings Bank, FSB, St. Louis[1]	6,146	2,350	161.53	2.50	1.07	240,854
20	Washington Federal Savings & Loan Assn., Seattle[1]	58,643	55,407	5.84	2.49	2.71	2,515,746
21	Elgin Federal Financial Center, FA, Ill.[1]	5,493	2,042	169.00	2.49	0.93	211,040
22	First Federal Savings & Loan Assn., Council Bluffs, Iowa[1]	3,033	535	466.92	2.43	1.54	136,308
23	Reisterstown Federal Savings Bank, Md.[1]	4,736	3,464	36.72	2.38	2.02	210,086
24	Glen Burnie Mutual Savings Bank, Md.[2]	129	N.A.		2.38	N.A.	21,714
25	Wichita Federal Savings & Loan Assn., Kan.[1]	6,054	686	782.51	2.37	0.28	264,881
26	Commercial Credit Savings Bank, Pittsburgh[2]	721	3,253	-77.84	2.33	1.55	13,259
27	Preferred Savings & Loan Assn., Chicago[1]	877	483	81.57	2.30	1.30	39,018
28	Metropolitan Bank for Savings, FSB, Arlington, Va.[1]	1,341	381	251.97	2.28	0.74	63,761
29	First Security Savings Bank FSB, Bloomfield Hills, Mich.[1]	1,582	12	13166.67	2.27	0.03	91,114
30	Pioneer Federal Savings Bank, Hopewell, Va.[1]	13,977	11,070	26.26	2.26	1.75	544,288
31	Portsmouth Savings Bank, N.H.[2]	5,559	3,131	77.55	2.23	1.27	261,577
32	Ulster Savings Bank, Kingston, N.Y.[2]	5,806	4,422	31.30	2.20	1.76	280,497
33	Coastal Banc Savings Association, Houston[1]	14,378	1,639	777.24	2.16	0.56	698,390
34	Beach Savings Bank, Huntington Beach, Calif.[1]	2,140	300	613.33	2.11	0.39	112,800
35	Metropolitan Federal Bank of Minnesota, Brainerd[1]	6,687	542	1133.76	2.08	0.29	308,338
36	Main Line Federal Savings Bank, Villanova, Penn.[1]	15,677	4,116	280.86	2.07	0.62	783,132
37	Fullerton Savings & Loan Assn., Calif.[1]	7,186	5,749	25.03	2.05	1.69	351,032
38	American Federal Savings Bank, Rockville, Md.[1]	2,401	2,175	10.39	2.03	2.19	118,712
39	American Bank of Connecticut, Waterbury[2]	6,077	5,521	10.07	2.00	2.17	326,856
40	Needham Co-operative Bank, Mass.[2]	5,438	7,138	-23.82	2.00	2.65	280,758
41	First Federal Savings Bank of Proviso Township, Hillside, Ill.[1]	4,499	3,642	23.53	1.98	1.57	225,915
42	Prince George's Federal Saving Bank, Upper Marlboro, Md.[1]	522	530	-1.51	1.98	2.13	27,833
43	Reliance Savings & Loan Assn., Milwaukee, Wis.[1]	474	528	-10.23	1.98	2.30	25,199
44	Butterfield Savings & Loan Assn. FSA, Newport Beach, Calif.[1]	13,195	3,866	241.31	1.97	1.06	590,988
45	Westside Savings & Loan Assn., Los Angeles[1]	2,137	1,600	33.56	1.97	2.66	132,695
46	Home Building & Loan Assn., Mountain Grove, Mo.[1]	1,502	1,927	-22.00	1.97	2.65	77,970
47	Standard Savings Bank, Los Angeles[1]	3,821	3,294	16.00	1.94	2.05	214,350
48	Luther Burbank Savings & Loan Assn., Santa Rosa, Calif.[1]	3,717	4,321	-13.98	1.93	2.95	223,556
49	Republic Savings Bank, FSB, Louisville, Ky.[1]	6,690	1,568	326.66	1.90	0.51	332,358
50	Abacus Federal Savings Bank, New York[1]	846	393	115.27	1.88	1.26	51,686
51	Regal Savings Bank, FSB, Owings Mills, Md.[1]	769	952	-19.22	1.87	2.44	41,890
52	NVR Savings Bank, McLean, Va.[1]	6,936	0		1.82	0.00	399,596
53	Citicorp Savings of Washington, D.C., FS&LA[1]	20,646	(8,886)	332.34	1.81	-0.99	1,211,203
54	Long Beach Savings & Loan Assn., Calif.[1]	14,167	2,843	398.31	1.80	0.45	872,153
55	Green Point Savings Bank, New York[2]	77,954	71,020	9.76	1.79	1.88	4,607,061
56	Firstrust Savings Bank, Philadelphia[2]	20,344	21,882	-7.03	1.78	2.04	1,210,709
57	Union Federal Savings Bank, Indianapolis, Ind.[1]	3,079	336	816.37	1.78	0.38	153,652
58	Security Pacific Savings Bank, Tacoma, Wash.[2]	11,095	4,338	155.76	1.77	0.71	622,652
59	Machias Savings Bank, Me.[2]	2,252	1,799	25.18	1.77	1.63	136,323
60	Virginia Beach Federal Savings Bank, Va.[1]	14,198	2,229	536.97	1.76	0.29	782,520
61	Metropolitan Federal Bank of Iowa, Mason City[1]	21,142	(24,059)	187.88	1.75	-3.69	1,139,622
62	First Public Savings Bank, Los Angeles[1]	3,002	2,309	30.01	1.75	1.53	180,800
63	Griffin Federal Savings Bank, Ga.[1]	1,348	1,122	20.14	1.75	1.72	82,399
64	Savetrust Federal Savings Bank, Dyersburg, Tenn.[1]	848	(68)	1347.06	1.74	-0.19	47,088
65	First Federal Savings Bank, Kalispell, Mont.[1]	2,813	2,015	39.60	1.72	1.36	166,592
66	First Federal Savings Bank, Boston[1]	990	(260)	480.77	1.72	-0.88	71,083
67	United Savings & Loan Assn., Wichita, Kan.[1]	148	87	70.11	1.71	0.82	8,863
68	Nantucket Savings Bank, Mass.[2]	1,908	1,798	6.12	1.69	1.75	117,263
69	Homewood Federal Savings & Loan Assn., Ill.[1]	4,437	777	471.04	1.68	0.27	235,131
70	First Federal Savings & Loan Assn., Forest City, N.C.[1]	908	1,064	-14.66	1.68	1.98	54,739
71	First Federal Savings Bank, Campbellsville, Ky.[1]	2,454	1,269	93.38	1.66	0.87	149,131
72	Andrew Jackson Savings & Loan Assn., Tallahassee, Fla.[1]	4,716	1,820	159.12	1.66	0.80	303,818
73	Greenville Federal Savings & Loan Assn., Ohio[1]	1,349	420	221.19	1.64	0.48	81,373
74	Dollar Savings & Loan Assn., Newark, N.J.[1]	225	(247)	191.09	1.64	-1.75	13,912
75	Calumet Federal Savings & Loan Assn., Chicago[1]	6,311	4,944	27.65	1.62	1.27	393,548
76	North American Savings Assn., Grandview, Mo.[1]	6,325	(7,244)	187.31	1.59	-1.80	402,796
77	Bethel Savings Bank, FSB, Mo.[1]	1,075	994	8.15	1.59	1.62	68,653
78	Baltimore American Savings Bank, FSB[1]	322	318	1.26	1.60	1.59	20,615
79	Heritage Federal Savings & Loan Assn., Sparta, Ill.[1]	842	155	443.23	1.58	0.27	52,044
80	Mercantile Savings Bank, Cincinnati[1]	621	102	508.82	1.58	0.31	45,568
81	Horizon Bank, SB, Bellingham, Wash.[2]	4,366	4,061	7.51	1.57	1.57	293,183
82	Deerfield Federal Savings & Loan Assn., Ill.[1]	4,081	3,857	5.81	1.57	1.52	261,476
83	First Federal Savings Bank, Fort Dodge, Iowa[1]	2,128	1,829	16.35	1.57	1.34	135,969
84	Woodruff Federal Savings & Loan Assn., S.C.[1]	1,295	1,180	9.75	1.57	1.47	84,640
85	Kearny Federal Savings & Loan Assn., N.J.[1]	7,997	10,097	-20.80	1.55	2.06	518,552
86	First Federal Savings Bank, Elizabethtown, Ky.[1]	2,899	2,757	5.15	1.55	1.53	192,452
87	First Federal Savings & Loan Assn., Lincolnton, N.C.[1]	1,330	1,023	30.01	1.55	1.24	86,515
88	Citizens Federal Savings & Loan Assn., Bellefontaine, Ohio[1]	1,184	862	37.35	1.55	1.17	79,191
89	Kennebec Savings Bank, Augusta, Me.[2]	1,710	1,723	-0.75	1.54	1.71	121,105
90	Southeast Bank for Savings, Dover, N.H.[2]	4,521	3,484	29.76	1.53	1.21	298,296
91	Sterling Savings Bank, FSB, Royal Oak, Mich.[1]	1,758	1,197	46.87	1.53	1.21	127,116
92	First Federal Savings Bank, Frankfort, Ky.[1]	1,467	1,158	26.68	1.53	1.27	97,474
93	First Federal Savings Bank, La Follette, Tenn.[1]	1,027	737	39.35	1.53	1.15	68,794
94	Home Trust Savings & Loan Assn., Vermillion, S.D.[1]	529	210	151.90	1.53	0.60	34,715
95	Heartland Federal Savings & Loan Assn., Ponca City, Okla.[1]	15,343	3,262	370.36	1.52	0.56	925,387
96	Fredericksburg Savings & Loan Assn., Va.[1]	6,002	5,136	16.86	1.51	1.40	413,668
97	Newton Federal Savings & Loan Assn., Covington, Ga.[1]	1,188	1,352	-12.13	1.51	1.91	82,548
98	Nelson County Federal Savings & Loan Assn., Bardstown, Ky.[1]	388	293	32.42	1.51	1.14	26,236
99	Vigilant Federal Savings & Loan Assn., Baltimore[1]	128	139	-7.91	1.51	1.74	9,057
100	Hatboro Federal Savings & Loan Assn., Pa.[1]	2,047	1,660	21.85	1.50	1.30	142,409

Data Sources: Data are for all federally-insured savings banks and savings and loan associations and were compiled from federal regulatory data provided by W.C. Ferguson & Co., Irving, Tex. Data for BIF-insured thrifts are from the Reports of Condition and Income submitted to the FDIC, and data for SAF-insured thrifts and federally-chartered FDIC-insured savings banks are from the Quarterly Financial Report submitted to the Office of Thrift Supervision. **Rank 1989:** Profitability rank based on 1989 ROA. When two or more thrift have the same ROA, they are listed in order of their net income for 1989, with the thrift earning the larger, absolute amount receiving the higher rank number. **Net Income:** (1) for the BIF-insured thrifts its income after taxes but before extraordinary items; (2) for the SAIF-insured thrifts its the sum of current net income for each of the four quarters of 1989 and 1988, respectively. **ROA:** is net income divided by total average assets as calculated by Ferguson. (*)— A SAIF-insured thrift. (**)— A BIF-insured, state chartered savings bank.

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The 100 Most Profitable U.S. Thrift Institutions

Based on the return on average assets for 1989. Thrifts are listed geographically in order of their ROA within states

1989 ROA RANK		ROA 1989	Return on Capital	Int. Earn. Assets-to-Liabilities	Spread
	CALIFORNIA				
8	Sterling Savings & Loan Assn., Irvine[1]	3.35	30.23	83.01	3.23
12	Plaza Savings & Loan Assn., Santa Ana[1]	3.03	45.31	122.65	2.20
34	Beach Savings Bank, Huntington Beach[1]	2.11	33.95	90.50	2.92
37	Fullerton Savings & Loan Assn.[1]	2.05	27.93	88.36	3.11
44	Butterfield S&L Assn., FSA, Newport Beach[1]	1.97	26.25	99.53	0.77
45	Westside Savings & Loan Assn., Los Angeles[1]	1.97	33.83	96.18	2.82
47	Standard Savings Bank, Los Angeles[1]	1.94	19.91	107.69	3.36
48	Luther Burbank S&L Assn., Santa Rosa[1]	1.93	25.35	102.12	2.63
54	Long Beach Savings & Loan Assn.[1]	1.80	50.63	95.22	2.59
62	First Public Savings Bank, Los Angeles[1]	1.75	20.05	106.31	4.12
	CONNECTICUT				
39	American Bank of Connecticut, Waterbury[2]	2.00	22.34	108.17	3.47
	WASHINGTON D.C.				
53	Citicorp Savings of Washington D.C., FS&LA[1]	1.81	7.87	119.34	2.25
	FLORIDA				
72	Andrew Jackson S&L Assn., Tallahassee[1]	1.65	26.75	96.62	2.19
	GEORGIA				
4	Charter Federal Savings & Loan Assn., West Point[1]	4.80	420.10	100.88	1.30
63	Griffin Federal Savings Bank[1]	1.75	21.64	105.23	3.35
97	Newton Federal Savings & Loan Assn., Covington[1]	1.51	12.20	113.36	2.50
	ILLINOIS				
1	Capitol Federal Bank For Savings, Chicago[1]	9.61	146.41	101.93	3.08
9	Washington Savings & Loan Assn., Chicago[1]	3.34	52.54	109.56	2.30
21	Elgin Federal Financial Center FA[1]	2.49	60.97	103.73	2.34
27	Preferred Savings & Loan Assn., Chicago[1]	2.30	15.79	119.54	3.92
41	First Fed. Svgs Bank of Proviso Township, Hillside[1]	1.98	22.18	110.10	2.01
69	Homewood Federal Savings & Loan Assn.[1]	1.68	68.63	91.58	3.07
75	Calumet Federal Savings & Loan Assn., Chicago[1]	1.62	20.89	106.98	2.89
79	Heritage Federal Savings & Loan Assn., Sparta[1]	1.58	197.19	95.89	2.31
82	Deerfield Federal Savings & Loan Assn.[1]	1.57	12.42	112.35	3.14
	INDIANA				
15	Union Federal Savings Bank, Frankton[1]	2.71	64.86	98.68	3.34
57	Union Federal Savings Bank, Indianapolis[1]	1.78	38.51	89.89	3.18
	IOWA				
22	First Federal Savings & Loan Assn., Council Bluffs[1]	2.43	12.3	129.01	2.36
61	Metropolitan Federal Bank of Iowa, Mason City[1]	1.75	43.19	96.51	2.54
83	First Federal Savings Bank, Fort Dodge[1]	1.57	28.78	104.14	2.63
	KANSAS				
25	Wichita Federal Savings & Loan Assn.[1]	2.37	49.32	101.20	1.58
67	United Savings & Loan Assn., Wichita[1]	1.71	10.80	121.96	3.79
	KENTUCKY				
49	Republic Savings Bank FSB, Louisville[1]	1.90	33.62	101.09	2.25
71	First Federal Savings Bank, Campbellsville[1]	1.66	51.44	98.80	2.88
86	First Federal Savings Bank, Elizabethtown[1]	1.55	9.49	117.16	2.55
92	First Federal Savings Bank, Frankfort[1]	1.53	12.57	111.93	2.21
98	Nelson County Federal S&L Assn., Bardstown[1]	1.51	14.34	111.30	2.07
	MAINE				
59	Machias Savings Bank[2]	1.77	15.43	112.68	5.72
77	Bethel Savings Bank FSB[1]	1.59	11.48	110.70	3.98
89	Kennebec Savings Bank, Augusta[2]	1.54	12.76	110.48	2.98
	MARYLAND				
23	Reisterstown Federal Savings Bank[1]	2.38	23.15	108.31	4.20
24	Glen Burnie Mutual Savings Bank[2]	2.38	21.37	112.17	10.50
36	American Federal Savings Bank, Rockville[1]	2.03	32.38	102.13	4.34
42	Prince George's Federal Savings Bank, Upper Marlboro[1]	1.98	11.60	115.47	3.06
51	Regal Savings Bank FSB, Owings Mills[1]	1.87	17.23	106.00	6.10
78	Baltimore American Savings Bank, FSB[1]	1.60	16.03	106.44	4.75
99	Vigilant Federal Savings & Loan Assn., Baltimore[1]	1.51	14.99	108.94	3.65
	MASSACHUSETTS				
40	Needham Co-operative Bank[2]	2.00	10.96	120.21	4.65
56	First Federal Savings Bank, Boston[1]	1.72	13.56	96.61	3.82
68	Nantucket Savings Bank[2]	1.69	16.27	111.84	5.20
	MICHIGAN				
29	First Security Savings Bank FSB, Bloomfield Hills[1]	2.27	48.20	93.57	3.10
91	Sterling Savings Bank FSB, Royal Oak[1]	1.53	23.60	97.79	1.61
	MINNESOTA				
35	Metropolitan Federal Bank of Minnesota, Brainerd[1]	2.08	41.77	103.02	2.09
	MISSISSIPPI				
3	Mississippi Hill & Delta Savings & Loan Assn., Sumner[1]	5.24	21.82	137.10	3.42
	MISSOURI				
19	Heartland Savings Bank FSB, St. Louis[1]	2.50	56.47	102.10	1.07
46	Home Building & Loan Assn., Mountain Grove[1]	1.97	18.25	106.79	2.55
76	North American Savings Assn., Grandview[1]	1.59	69.97	101.00	1.66
	MONTANA				
65	First Federal Savings Bank, Kalispell[1]	1.72	16.03	108.99	3.86
	NEVADA				
18	Atlantic Financial Savings, Las Vegas[1]	2.51	24.07	109.41	2.99
	NEW HAMPSHIRE				
31	Portsmouth Savings Bank, N.H.[2]	2.23	15.4	112.98	3.32
90	Southeast Bank for Savings, Dover, N.H.[2]	1.53	14.40	111.49	4.70
	NEW JERSEY				
6	First Financial Savings Bank SLA, Woodbridge[1]	3.87	48.38	104.97	5.92
10	Lakeview Savings & Loan Assn., Paterson[1]	3.25	43.80	105.05	2.16
74	Dollar Savings & Loan Assn., Newark[1]	1.64	12.85	107.82	4.07
85	Kearny Federal Savings & Loan Assn.[1]	1.55	12.90	111.86	2.28
	NEW MEXICO				
14	Security Federal S&L Assn., Albuquerque[1]	2.83	20.34	108.74	2.12
	NEW YORK				
32	Ulster Savings Bank, Kingston[2]	2.20	18.16	114.78	5.48
50	Abacus Federal Savings Bank, New York[1]	1.88	26.77	102.80	6.66
55	Green Point Savings Bank, New York[2]	1.79	16.28	111.46	3.72
	NORTH CAROLINA				
70	First Federal Savings & Loan Assn., Forest City[1]	1.68	11.18	115.95	2.33
87	First Federal Savings & Loan Assn., Lincolnton[1]	1.55	11.51	113.08	2.42
	OHIO				
2	South Side Savings Bank FSB, Lima[1]	7.15	80.84	102.62	2.50
73	Greenville Federal Savings & Loan Assn.[1]	1.64	55.67	101.95	2.43
80	Mercantile Savings Bank, Cincinnati[1]	1.58	18.86	107.06	4.73
88	Citizens Federal S&L Assn., Bellefontaine[1]	1.56	66.70	98.56	2.22
	OKLAHOMA				
96	Heartland Federal Savings & Loan Assn., Ponca City[1]	1.52	156.99	71.63	5.12
	PENNSYLVANIA				
17	Alpha Indian Rock Savings & Loan Assn., Philadelphia[1]	2.64	45.38	108.91	2.69
26	Commercial Credit Savings Bank, Pittsburgh[2]	2.33	7.19	129.97	6.77
35	Main Line Federal Savings Bank, Villanova[1]	2.07	39.96	98.96	1.93
58	Firstrust Savings Bank, Philadelphia[2]	1.78	12.52	115.56	4.07
100	Hatboro Federal Savings Assn.[1]	1.50	10.91	117.00	2.46
	SOUTH CAROLINA				
84	Woodruff Federal Savings & Loan Assn.[1]	1.57	12.46	113.07	2.13
	SOUTH DAKOTA				
94	Home Trust Savings & Loan Assn., Vermillion[1]	1.53	29.94	105.32	8.23
	TENNESSEE				
64	Savetrust Federal Savings Bank, Dyersburg[1]	1.74	25.46	108.74	2.78
93	First Federal Savings Bank, La Follette[1]	1.53	11.86	108.96	3.61
	TEXAS				
5	City Savings & Loan Assn., San Antonio[1]	4.45	51.78	81.12	0.59
11	USAA Federal Savings Bank, San Antonio[1]	3.16	16.03	120.30	5.57
33	Coastal Banc Savings Association, Houston[1]	2.16	80.49	67.04	6.66
	VIRGINIA				
16	Fidelity Federal Savings Bank, Richmond[1]	2.65	41.06	104.27	2.40
28	Metropolitan Bank for Savings FSB, Arlington[1]	2.28	30.98	110.72	2.23
30	Pioneer Federal Savings Bank, Hopewell[1]	2.26	31.07	106.28	1.58
52	NVR Savings Bank, McLean[1]	1.82	49.57	90.40	3.92
60	Virginia Beach Federal Savings Bank[1]	1.76	45.33	100.75	0.56
96	Fredericksburg Savings & Loan Assn.[1]	1.51	17.62	106.96	2.31
	WASHINGTON				
7	Continental Savings Bank, Seattle[1]	3.63	61.06	95.67	6.03
13	World S&L Assn. of America FS&LA, Lynnwood[1]	2.87	6.86	159.51	2.69
20	Washington Federal Savings & Loan Assn., Seattle[1]	2.49	22	106.83	3.07
58	Security Pacific Savings Bank, Tacoma[2]	1.77	21.22	109.09	3.56
81	Horizon Bank SB, Bellingham[2]	1.57	10.32	114.49	3.70
	WISCONSIN				
43	Reliance Savings & Loan Assn., Milwaukee[1]	1.98	6.85	139.31	2.40

Data Source: Federal regulatory data provided by **W.C. Ferguson & Co.**, Irving, Tex. from its data bases of SAIF-insured thrifts and BIF-insured state chartered savings banks. **ROA:** is net income divided by total average assets as calculated by **Ferguson Return on Capital:** is net income divided by average capital. For SAIF-insured insured thrifts, the return on average estimated GAAP (generally accepted accounting principles) capital is used. For BIF-insured thrifts it is the return on average equity capital. **Int. Earn. Assets-to-Liabilities:** is the ratio of interest earning assets to interest bearing liabilities expressed as a percentage. **Spread:** For SAIF insured thrifts, the spread is the yield on earning assets minus the cost of funds. For BIF-insured thrifts, the net interest margin is shown. The margin is net interest income divided by average earning assets. (*)— A SAIF-insured thrift. (**)— A BIF-insured, state chartered savings bank.

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Roster of Credit Unions Dwindles

The industry continues its consolidation, as growth slows, capital jumps, and profits dip

By Bill Atkinson

In the latest sign of consolidation of credit unions, the industry declined by 148 institutions last year while the assets of the 100 largest grew 7% to $47.1 billion, according to data compiled by the consulting firm Callahan & Associates, Washington.

The data also showed that the industry's overall growth has slowed dramatically, with profits down and capital up.

A rash of mergers and liquidations caused a 17% drop in the number of credit unions to 14,884 at yearend 1989, from 18,006 four years earlier, the Callahan data show.

Meanwhile, the 100 largest increased their assets by 60% over that period. Those big credit unions are the principal targets of a lobbying campaign by the American Bankers Association, which contends that, as full-fledged banking competitors, they should have their tax-exempt status revoked.

The biggest credit union – Merrifield, Va.-based Navy Federal Credit Union – had $3.9 billion in assets at yearend, about the same as the 139th-largest commercial bank. Five credit unions had more than $1 billion in assets, two more than at yearend 1988, and the portion of industry assets controlled by the top 100 rose by a percentage point in 1989, to 23%.

Trend Held Durable

The consolidation has been apparent for several years, and industry observers expect it to continue. John T. Roycroft, a vice president at Callahan, said he expected to see only about 12,000 surviving credit unions by 1995.

"The trend has been pretty solid for years now, and it is not particularly bad," Mr. Roycroft said.

The number of credit unions likely will continue to fall because of a less than hospitable regulatory climate.

He said another reason the number of credit unions will continue to fall is that fewer are being chartered in a less hospitable regulatory climate. The ABA and other banking lobbyists have warned that credit unions could become "the next thrift crisis" – a charge that credit union regulators and trade groups vehemently deny.

Rough Atmosphere Noted

"The whole regulatory atmosphere has become combative under the fear of another financial crisis," Mr. Roycroft said.

In that light, credit unions have shifted their emphasis from growth to capital. The impetus for the slowdown has come, in part, from the federal regulator, the National Credit Union Administration.

Credit union observers say the slower growth will insulate their industry from the bankers' anti-credit union campaign.

Assets for all credit unions last year grew just 2.42% – well below the top 100's 7% – while capital increased 13.21%. The asset gain of the top 100 was the smallest since the 6% of 1981.

Some Big Gains

Assets rocketed at several credit unions. San Diego, Calif.-based Mission Federal Credit Union's assets jumped 26% to $411.2 million; Reynolds Carolina Credit Union of Winston-Salem, N.C., 24% to $303.8 million; and Security Service Federal Credit Union of San Antonio, Tex., 23% to $557.1 million.

There were big decliners, too. Assets at American First Federal Credit Union, La Habra, Calif., dove 48% to $228.3 million.

American was followed by Eastern Financial Federal Credit Union of Miami, where assets dipped 14.58% to $729.9 million. Eastern Financial Federal was organized originally to serve employees of Eastern Airlines, which has gone bankrupt.

Capital rose more than twice as fast as assets at the top 100. TRW Systems Federal, Manhattan Beach, Calif., led the way with a jump of 45% to $19.6 million, raising its capital-to-assets ratio 224 basis points, to 8.03%.

TRW Systems was followed by Lockheed Federal Credit Union, Burbank, Calif., with a 44% rise to $41.8 million, and a 176 basis-points increase in the ratio to 7.47%. □

Top 100 Credit Unions in the U.S.

In order of total assets on December 31, 1989, compared with December 31, 1988 (dollar amounts in thousands)

Rank 12/89		Total Assets 12/31/89	Total Assets 12/31/88	% Chg.	Capital 12/31/89	Capital 12/31/88	% Chg.	Cap. Ratio 12/31/89	Net Income 1989	Net Income 1988	% Chg.	Members 12/31/89	% Chg.
1	Navy Federal Credit Union, Merrifield, Va.	3,913,682	3,509,615	11.51	306,550	263,221	16.46	7.83	41,452	38,142	9.00	1,017,400	10.57
2	State Employees Credit Union, Raleigh, N.C.	2,090,418	2,010,187	3.99	105,616	91,036	12.31	5.05	12,176	17,571	-31.00	296,961	8.36
3	United Air Lines Employees Credit Union, Chicago	1,727,926	1,803,636	-4.20	59,062	50,701	16.49	3.42	8,231	8,976	-8.00	87,278	4.94
4	Pentagon Federal Credit Union, Alexandria, Va.	1,239,005	1,214,217	2.04	98,004	91,250	7.40	7.91	10,034	9,690	4.00	385,214	3.46
5	Boeing Employees Credit Union, Seattle, Wash.	1,148,394	975,366	17.74	89,657	76,626	17.01	7.81	11,898	12,621	-6.00	158,713	19.78
6	Hughes Aircraft Emp. Federal CU, Manhattan Beach, Calif.	1,001,169	880,550	13.65	53,987	48,905	10.39	5.39	3,451	7,847	-56.00	127,183	3.77
7	Alaska USA Federal Credit Union, Anchorage	862,862	826,546	6.81	14,204	20,089	-29.29	1.61	(10,699)	(10,380)	3.00	183,640	0.35
8	American Airlines Emp. Federal CU, DFW Airport, Tex.	841,982	768,197	9.60	60,743	53,175	14.23	7.21	7,531	9,788	-23.00	85,584	12.81
9	The Golden 1 Credit Union, Sacramento, Calif.	740,386	644,853	14.81	55,104	45,552	20.97	7.44	8,097	8,492	-5.00	172,380	18.89
10	Eastern Financial Federal Credit Union, Miami	729,872	854,452	-14.58	83,206	82,741	0.56	11.40	(7,662)	7,213	-206.23	132,769	4.86
11	LMSC Federal Credit Union, Sunnyvale, Calif.	693,652	646,052	7.37	75,636	63,268	19.55	10.90	12,163	10,936	11.00	48,362	0.98
12	Orange County Teachers Federal CU, Santa Ana, Calif.	673,726	629,725	6.99	91,678	83,530	9.75	13.61	8,409	9,144	-8.00	74,820	11.66
13	IBM Poughkeepsie Federal Credit Union, Poughkeepsie, N.Y.	662,425	611,349	8.35	36,531	32,588	12.10	5.51	4,353	3,652	19.00	95,504	-1.11
14	Telephone Employees' Credit Union, Pasadena, Calif.	654,863	600,616	9.03	55,832	50,455	10.66	8.53	5,671	4,866	17.00	90,052	0.14
15	Construction Equipment Federal CU, Peoria, Ill.	610,448	546,556	11.69	35,381	28,541	23.97	5.80	6,914	5,390	28.00	135,725	6.54
16	Tinker Credit Union, Tinker AFB, Okla.	595,228	583,404	2.03	32,037	28,266	13.34	5.38	3,005	2,547	18.00	135,033	4.81
17	Lockheed Federal Credit Union, Burbank, Calif.	559,922	507,492	10.33	41,829	28,989	44.29	7.47	9,200	4,099	124.00	81,985	9.50
18	America First Credit Union, Riverdale, Utah	557,853	536,463	3.99	56,434	49,911	13.07	10.12	3,668	4,886	-25.00	149,861	3.83
19	Security Service Federal CU, San Antonio, Tex.	557,075	453,032	22.97	25,812	24,007	7.52	4.63	1,770	1,068	66.00	144,493	32.20
20	Delta Employees Credit Union, Atlanta, Ga.	549,268	514,089	6.84	47,038	39,509	19.05	8.56	8,574	5,706	50.00	74,768	13.00
21	San Antonio Federal Credit Union, Tex.	548,541	529,372	3.62	(19,573)	(21,123)	7.34	3.57	2,882	18	16,018	234,953	73.83
22	Redstone Federal Credit Union, Huntsville, Ala.	526,777	503,767	4.57	29,028	23,963	21.14	5.51	5,372	2,168	148	147,741	7.97
23	Suncoast Schools Federal Credit Union, Tampa, Fla.	518,981	466,246	11.31	37,724	32,416	16.37	7.27	4,912	5,956	-18.00	97,754	6.81
24	TWA Credit Union, Kansas City, Mo.	510,533	548,505	-6.92	22,654	18,967	19.44	4.44	3,276	2,752	19.00	50,643	6.88
25	Provident Central Credit Union, Burlingame, Calif.	506,624	433,421	16.89	47,439	40,842	16.15	9.36	6,880	6,443	7.00	90,887	9.37
26	State Emp. Credit Union of Maryland, Inc., Towson	492,668	471,683	4.45	30,306	24,000	26.27	6.15	6,071	7,629	-20.00	122,124	4.14
27	ENT Federal Credit Union, Colorado Springs, Colo.	491,451	450,734	9.03	26,902	25,064	7.33	5.47	1,502	1,351	11.00	102,605	12.41
28	Pennsylvania State Emp. Credit Union, Harrisburg	486,686	446,644	8.97	21,442	16,383	30.88	4.41	6,228	5,496	13.00	134,115	12.00
29	IBM Endicott/Owego Emp. Federal CU, Endicott, N.Y.	471,787	418,627	12.70	38,905	32,071	21.31	8.25	6,296	5,397	17.00	68,901	1.05
30	Teachers Credit Union, South Bend, Ind.	460,430	424,776	8.39	25,908	23,746	9.10	5.63	2,734	2,133	28.00	104,332	9.64
31	Bethpage Federal Credit Union, Bethpage, N.Y.	456,553	426,110	7.14	39,376	33,523	17.46	8.62	4,394	4,253	3.00	62,107	0.48
32	Texins Credit Union, Dallas	450,516	405,255	11.17	32,539	27,156	19.82	7.22	5,200	4,031	29.00	85,245	1.79
33	Georgia Telco Credit Union, Atlanta	424,557	403,091	5.33	30,015	24,717	21.44	7.07	4,987	2,820	77.00	55,581	3.79
34	North Island Federal Credit Union, San Diego, Calif.	423,970	354,345	19.65	33,019	27,799	18.78	7.79	5,030	3,790	33.00	106,830	1.42
35	Progressive Consumers Federal CU, Saugus, Mass.	422,399	380,199	11.10	20,558	19,809	3.78	4.87	(2,699)	5,146	-152.00	41,748	3.61
36	Dearborn Federal Credit Union, Dearborn, Mich.	418,772	398,195	5.17	27,704	22,911	20.92	6.62	5,297	2,178	143.00	115,996	3.64
37	JAX Navy Federal Credit Union, Jacksonville, Fla.	413,013	373,813	10.49	32,190	27,438	17.32	7.79	4,740	5,293	-10.00	101,017	2.39
38	Tower Federal Credit Union, Ft. Meade, Md.	411,532	382,595	7.56	23,529	20,961	12.25	5.72	2,438	2,947	-17.00	75,057	3.85
39	Mission Federal Credit Union, San Diego, Calif.	411,189	326,167	26.07	31,089	25,537	21.74	7.56	5,402	3,313	63.00	73,335	10.12
40	Police & Fire Federal Credit Union, Philadelphia	400,083	397,032	0.77	20,006	16,043	24.70	5.00	3,899	2,183	79.00	62,316	4.84
41	Patelco Federal Credit Union, San Francisco	384,759	314,159	22.47	26,933	20,795	29.52	7.00	5,565	4,337	28.00	76,449	9.12
42	Atlanta Postal Credit Union	376,000	363,499	3.44	33,654	26,653	26.26	8.95	7,226	7,099	2.00	54,221	3.83
43	Dallas Teachers Credit Union	372,597	348,989	6.76	22,129	19,476	13.62	5.94	2,601	1,948	33.00	103,057	5.26
44	Randolf-Brooks Federal CU, Universal City, Tex.	367,913	323,516	13.72	38,577	33,267	15.96	10.49	5,081	5,191	-2.00	72,699	7.38
45	McDonnel Douglas West Federal CU, Torrance, Calif.	357,173	352,435	1.34	34,226	29,309	16.78	9.58	4,709	4,212	12.00	69,909	10.67
46	Charleston Naval Shipyard Federal CU, S.C.	351,571	316,082	11.23	27,480	25,120	9.39	7.82	2,299	2,407	-4.00	115,207	-9.97
47	Bank Fund Staff Federal CU, Washington D.C.	350,976	300,340	16.86	27,175	21,116	28.70	7.74	6,017	4,339	39.00	21,226	8.56
48	Municipal Credit Union, New York	349,664	330,357	5.84	18,905	17,056	10.84	5.41	5,784	6,083	-5.00	195,526	3.76
49	Northwest Federal Credit Union, Herndon, Va.	347,873	333,985	4.16	22,070	18,340	20.33	6.34	2,733	2,527	8.00	10,001	-89.70
50	Marquette Credit Union, Woonsocket, R.I.	341,499	308,871	10.56	27,220	22,176	22.74	7.97	3,036	5,498	-45.00	36,559	-0.30
51	Government Employees Credit Union of El Paso, Tex.	339,265	310,915	9.12	17,437	15,174	14.91	5.14	2,173	1,261	72.00	126,479	5.40
52	Digital Employees Federal CU, Maynard, Mass.	328,194	292,204	12.32	17,111	13,676	25.12	5.21	3,331	2,983	12.00	86,261	4.84
53	Travis Federal Credit Union, Vacaville, Calif.	328,147	325,712	0.75	33,830	30,305	11.63	10.31	3,525	4,587	-23.00	73,060	0.77
54	Langley Federal Credit Union, Hampton, Va.	328,127	310,096	5.81	31,478	28,310	11.19	9.59	2,499	2,102	19.00	81,992	5.11
55	Los Angeles Teachers Credit Union	324,330	303,293	6.94	34,864	28,247	23.42	10.75	6,731	5,971	13.00	59,673	2.20
56	Newport News Shipbuilding Employees CU, Va.	305,131	289,082	5.55	35,478	29,970	18.38	11.63	5,400	5,335	1.00	46,452	0.49
57	Reynolds Carolina Credit Union, Winston-Salem, N.C.	303,752	244,318	24.33	17,681	14,448	22.38	5.82	3,287	2,037	61.00	26,127	14.51
58	NWA Federal Credit Union, Bloomington, Minn.	303,677	252,312	20.36	23,981	21,120	13.54	7.90	2,308	3,071	-25.00	50,657	14.31
59	Bellco Credit Union, Denver	301,130	297,977	1.06	22,622	21,978	2.93	7.51	927	2,533	-63.00	70,619	4.29
60	Desert Schools Federal Credit Union, Pheonix	300,601	270,005	11.33	24,877	20,813	19.53	8.28	4,162	3,245	28.00	98,743	8.28
61	San Diego County Credit Union, San Diego, Calif.	299,852	266,281	12.61	22,880	18,841	21.44	7.63	3,782	2,921	29.00	68,971	10.08
62	St. Mary's Bank Credit Union, Manchester, N.H.	298,877	277,643	7.65	14,016	12,973	8.04	4.69	(244)	1,548	-116.00	41,372	11.07
63	Eastman Credit Union, Kingsport, Tenn.	296,680	261,100	13.63	27,240	23,953	13.72	9.18	3,276	3,272	0.12	26,631	5.75
64	IBM Interstate Employees Federal CU, Rye, N.Y.	293,264	301,663	-2.78	17,964	15,175	18.37	6.13	2,296	2,639	-13.00	45,005	-2.86
65	Electric Boat Community Federal CU, Groton, Conn.	291,416	277,295	5.09	11,789	10,326	14.17	4.05	1,656	2,332	-29.00	65,818	1.86
66	Rockland Federal Credit Union, Rockland, Mass.	290,533	267,749	8.51	11,664	9,851	18.41	4.01	1,117	2,165	-48.00	56,931	5.69
67	Portland Teachers Credit Union, Ore.	286,403	255,219	12.22	21,755	19,986	8.85	7.60	1,566	3,530	-56.00	73,542	9.36
68	Max Federal Credit Union, Montgomery, Ala.	283,357	287,060	-1.29	19,995	18,089	10.53	7.06	2,112	863	145.00	93,327	1.63
69	Robins Federal Credit Union, Warner Robins, Ga.	280,981	263,651	6.57	33,831	30,776	9.93	12.04	2,966	3,305	-10.00	74,770	4.58
70	IBM Mid America Emp. Federal CU, Rochester, Minn.	278,361	253,574	9.78	22,502	19,204	17.18	8.08	3,256	3,587	-9.00	52,512	6.24
71	Andrews Federal Credit Union, Suitland, Md.	277,505	269,406	3.01	21,402	18,835	13.63	7.71	2,305	3,799	-39.00	108,450	7.03
72	Mountain America Credit Union, Salt Lake City, Utah	277,022	283,626	-2.33	15,522	17,406	-10.82	5.60	(2,596)	2,866	-191.00	91,947	1.43
73	MacDill Federal Credit Union, Tampa, Fla.	276,757	280,605	-1.37	10,781	10,488	2.80	3.90	800	886	-10.00	62,043	3.39
74	American Electronics Assoc. CU, Sunnyvale, Calif.	275,672	235,211	17.20	10,239	9,477	8.05	3.71	224	2,153	-90.00	95,500	9.55
75	Teachers Federal Credit Union, Farmingville, N.Y.	271,466	252,291	7.60	14,049	10,107	39.00	5.18	3,429	1,899	81.00	72,764	0.81
76	Educational Employees Credit Union, Fresno, Calif.	270,912	261,814	3.47	17,460	15,960	9.40	6.45	1,511	2,143	-30.00	53,861	14.62
77	East Hartford Aircraft Federal CU, Conn.	269,988	309,910	-12.88	22,506	18,831	19.51	8.34	3,265	2,494	31.00	91,089	2.45
78	Litton Federal Credit Union, Chatsworth, Calif.	268,531	240,989	7.85	19,710	15,725	25.34	7.34	3,514	2,673	31.00	54,236	11.76
79	Kern Schools Federal CU, Bakersfield, Calif.	266,926	246,886	7.25	23,708	21,449	10.54	8.88	2,107	3,020	-30.24	59,354	6.73
80	Wright-Patt Credit Union, Fairborn, Ohio	264,270	259,125	1.99	20,832	18,449	12.92	7.88	2,260	1,334	71.00	128,643	4.34
81	Dow Chemical Employee CU, Midland, Mich.	264,179	253,828	4.08	27,335	25,352	7.82	10.35	1,968	1,927	2.00	28,258	7.60
82	Brockton Credit Union, Mass.	262,752	245,885	6.86	24,272	25,626	-5.28	9.24	2,209	N/A	N/A	N.A.	N.A.
83	Pacific Service Employees CU, Concord, Calif.	260,899	265,883	-1.87	21,777	17,823	22.19	8.35	4,151	3,987	4.00	35,623	1.02
84	Rhode Island Central Credit Union, Warwick, R.I.	260,857	229,163	13.83	24,761	18,381	34.71	9.49	6,842	N/A	N/A	22,154	9.41
85	Eglin Federal Credit Union, Ft. Walton Beach, Fla.	256,837	235,019	9.28	20,712	15,853	30.65	8.06	4,747	3,707	28.00	79,558	3.83
86	Schools Federal Credit Union, Sacramento, Calif.	256,737	235,726	8.91	18,702	16,225	15.26	7.28	2,468	3,356	-26.00	66,636	4.47
87	Springmaid Federal Credit Union, Lancaster, S.C.	255,379	217,321	17.51	22,029	17,962	22.65	8.63	3,586	2,835	27.00	47,518	9.89
88	United Nations Federal Credit Union, New York, N.Y.	255,055	224,317	13.70	21,572	17,852	20.84	8.46	3,552	3,720	-5.00	16,710	4.92
89	Washington State Employees Credit Union, Olympia	254,409	221,093	15.07	17,000	14,433	17.79	6.68	2,326	2,764	-16.00	59,175	7.52
90	Operating Engineers Local Union #3 Federal CU, Dublin, Calif.	254,074	233,333	8.89	21,106	17,714	19.15	8.31	3,248	3,241	0.22	31,489	11.74
91	Texas Dow Employees CU, Lake Jackson, Tex.	253,854	234,131	8.42	20,466	16,760	22.11	8.06	3,831	2,684	43.00	35,114	5.92
92	IBM Coastal Employees Federal CU, Raleigh, N.C.	252,420	219,715	14.89	19,678	16,491	19.33	7.80	3,199	3,415	-6.00	45,888	5.70
93	Melrose Credit Union, Woodside, N.Y.	251,671	256,217	-2.53	48,271	50,843	-5.06	19.18	8,827	29,784	-70.00	17,393	17.72
94	America's First Credit Union, Birmingham, Ala.	249,844	243,522	2.60	17,215	16,337	5.38	6.89	2,710	2,977	-9.00	85,130	-1.39
95	Nevada Federal Credit Union, Las Vegas	249,388	243,492	2.42	14,759	13,103	12.64	5.92	1,610	1,455	11.00	62,582	0.61
96	Long Beach School Employees Federal CU, Calif.	245,880	238,603	3.05	16,767	15,577	7.63	6.82	1,403	1,216	15.00	42,481	9.37
97	LTV Federal Credit Union, Grand Prairie, Tex.	245,667	226,232	8.68	14,193	11,805	20.23	5.77	2,322	1,885	23.00	42,368	2.03
98	Finance Center Federal CU, Indianapolis, Ind.	245,546	240,288	2.19	14,441	13,007	11.02	5.88	(7,994)	3,465	-331.00	80,522	7.44
99	Municipal Employees Credit Union of Baltimore	244,277	235,085	3.91	23,010	20,534	12.06	9.42	2,262	1,706	33.00	50,307	2.23
100	TRW Systems Federal CU, Manhattan Beach, Calif.	244,097	234,055	4.29	19,608	13,549	44.72	8.03	6,072	3,874	57.00	43,907	-1.59
	Totals for the Top 100 ($ million)	47,122.4	43,941.6	7.24	3,320.4	2,888.1	15.00	7.05	410,431	441,742	-7.09	5,400,308	5.58

Data Source: The data were provided by Callahan & Associates, Inc., Washington, D.C., (1-800-446-7463) from its credit union data base, which includes both state- and federally-insured credit unions. **Capital:** The sum of statutory reserves for loan losses, other reserves and undivided earnings. **Cap. Ratio:** The ratio of capital to total assets. **Net Income:** Income after operating expenses, provisions for losses and cost of funds but before transfers to reserves. Definition and all income data were revised after publication on April 30, 1990. (*)— At yearend 1988, there were 14,884 active credit unions, down from 15,032, at yearend 1988. N.A.— not available.

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S&Ls Show Uneven Loan Pattern

Some institutions buck downward trend, while others post big gains in volume

By Phil Roosevelt

While thrifts have pulled back from mortgage originations in the wake of the bailout law, the magnitude of the retreat varies markedly from thrift to thrift. Some thrifts, in fact, have been posting big gains in loan volume.

The most recent regulatory data show that originations by the top 50 thrifts in the field rose just 1.4% during the third quarter of 1989, compared with the first quarter.

By contrast, total originations by all types of lenders rose 15%, with commercial banks emerging as particularly strong, reported the Department of Housing and Urban Development.

(The originations of the top 50 thrifts during the third quarter cannot be compared with originations a year earlier, because regulators did not disclose originations data until 1989).

Industrywide Pullback

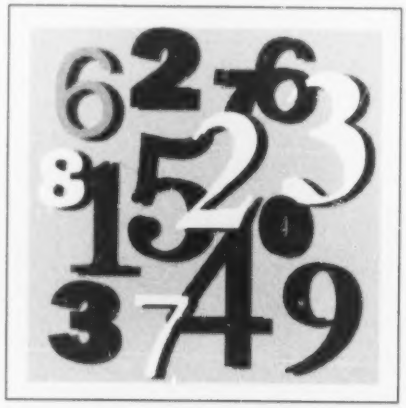
The relatively weak originations of the top 50 reflects a widely discussed pullback by the thrift industry as a whole. Thrifts have become less aggressive in originations to curb asset growth and meet the capital-to-assets mandates of the bailout law signed in August 1989.

Thrifts, which favor adjustable-rate mortgages, also have been hurt by increased demand for fixed-rate loans.

Some Post Large Increases

But some S&Ls, such as San Francisco-based First Nationwide Bank and Newport Beach, Calif.-based Household Bank, managed to post increases of more than 100%.

"We've made a very concerted effort in mortgages in the past couple of years," said a spokeswoman for Household Bank. She added that the thrift meets all capital requirements and can gain additional financial support from its parent, Household International.



"We cut back our loan production last year to control our asset growth and keep capital in line."

Even some thrifts that suffered declines last year are now boosting their originations.

Los Angeles-based Home Savings of America, the nation's largest thrift, reported record originations in January and February, with each month's volume slightly exceeding $1 billion. In February 1989, Home originated $894 million of mortgages.

Although California home sales have been cooling, Home has been doing a brisk business in refinancings, targeting homeowners who want to convert some home equity into cash.

Bucking the Trend

Some thrifts have been bucking the trend of declining originations by selling their new loans rather than holding them. Cleveland-based TransOhio Savings Bank, which generally sells all of its originations, boosted its production 58% from the first quarter to the third.

Still, six of the top 10 thrifts in originations posted drops between the first and third quarters last year.

"We intentionally cut back our loan production last year," said Robert Adelizzi, chief executive of HomeFed Corp., San Diego.

"We were controlling our asset growth to keep our capital in line, so we can take advantage of acquisition opportunities that the consolidation of the industry is going to present."

Great Western Bank, Beverly Hills, Calif., was the top thrift in originations in the third quarter, though its total was off 25% from the first quarter. The unit of Great Western Financial Corp. says its first quarter was unusually high. □

Top 50 Thrifts in Originations

Residential mortgages originated in the third quarter of 1989, compared with the first quarter of 1989 ($ thousands)

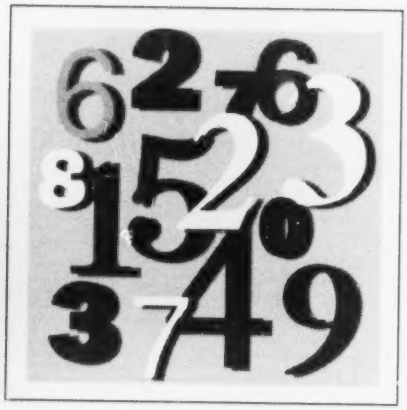
		Originations 7/89-9/89	Originations 1/89-3/89	Percent change
1	Great Western Bank, FSB, Beverly Hills	2,207,362	2,924,233	-24.51
2	Home Savings of America, FA, Irwindale, Calif.	2,089,179	2,675,395	-21.91
3	First Nationwide Bank, FSB, San Francisco	1,330,695	485,864	173.88
4	World Savings, FS&LA, Oakland, Calif.	1,000,688	1,307,818	-23.48
5	City Federal Savings Bank, Elizabeth, N.J.	685,928	612,122	12.06
6	Household Bank FSB, Newport Beach, Calif.	617,461	222,282	177.78
7	Home Federal Savings & Loan Assn., San Diego, Calif.	554,907	1,094,859	-49.32
8	Western Federal Savings & Loan, Marina Del Rey, Calif.	535,258	588,654	-9.07
9	TransOhio Savings Bank, Cleveland	490,963	310,180	58.28
10	American Savings Bank, FA, Stockton, Calif.	484,598	584,180	-17.05
11	California Federal Bank, FSB, Los Angeles	460,596	680,409	-32.31
12	Glendale Federal Bank, Calif.	447,771	648,684	-30.97
13	Home Owners Savings Bank, FSB, Boston	380,023	184,002	106.53
14	Great American Bank, SSB, San Diego, Calif.	378,435	422,810	-10.5
15	Coast Savings & Loan Assn., Los Angeles	363,756	483,143	-24.71
16	Union Federal Savings Bank, Indianapolis, Ind.	336,032	238,400	40.95
17	Citicorp Savings of Florida, FS&LA, Maimi	335,375	N.A.	N.A.
18	Standard Federal Bank, Troy, Mich.	304,989	122,944	148.07
19	First Federal Savings & Loan Assn., Rochester, N.Y.	286,591	229,192	25.04
20	Guardian Savings & Loan Assn., Long Beach, Calif.	282,154	211,649	33.31
21	Goldome Savings Assn., St. Petersburg, Fla.	271,841	N.A.	N.A.
22	Carteret Savings Bank, FA, Newark, N.J.	243,302	306,332	-20.58
23	Perpetual Savings Bank FSB, McLean, Va.	236,196	167,653	40.88
24	Chevy Chase Savings Bank, FSB, Md.	211,830	122,043	73.57
25	Far West Savings & Loan Assn., Newport Beach, Calif.	207,838	83,888	147.76
26	Hamilton Savings Bank, FSB, San Francisco	205,778	87,073	136.33
27	Pacific First Federal Savings Bank, Seattle	184,132	95,551	92.71
28	ComFed Savings Bank, Lowell, Mass.	181,184	216,753	-16.41
29	Boston Five Cents Savings Bank FSB	178,896	111,158	60.94
30	Suncoast Savings & Loan Assn., Hollywood, Fla.	163,765	51,502	217.98
31	Northeast Savings, FA, Hartford, Conn.	160,965	222,927	-27.79
32	Great Financial Federal S&L Assn., Louisville, Ky.	158,531	110,879	42.98
33	Dominion FS & LA, Tysons Corner, Va.	157,380	171,682	-8.33
34	Columbia Savings & Loan Assn., Beverly Hills	153,492	223,446	-31.31
35	Third Federal Savings & Loan Assn., Cleveland	148,929	93,801	58.77
36	Benjamin Franklin Federal S&L Assn., Portland, Ore.	147,725	63,583	132.33
37	First Federal Savings Bank, Santa Monica, Calif.	144,990	132,520	9.41
38	First Federal of Michigan, Detroit	138,579	97,156	42.64
39	Security Savings Bank SLA, Vineland, N.J.	134,562	97,521	37.98
40	Long Beach Savings & Loan Assn., Calif.	129,712	75,855	71
41	AmeriFirst Bank, FSB, Miami	125,708	96,118	30.79
42	Investors Savings Bank, FSB, Minneapolis	117,414	62,424	88.09
43	San Francisco Federal Savings & Loan Assn.	116,400	136,426	-14.68
44	Bank Western FSB, Denver	111,185	51,312	116.68
45	HonFed Bank, FSB, Honolulu	108,191	105,854	2.21
46	Security Savings & Loan Assn., Milwaukee	105,821	N.A.	N.A.
47	Washington Federal Savings & Loan Assn., Seattle	105,334	38,594	172.93
48	Southern California S&L Assn., FS&LA, Beverly Hills	102,459	78,276	30.89
49	Downey Savings & Loan Assn., Costa Mesa, Calif.	96,333	64,764	48.74
50	Ameribanc Savings Bank, Annandale, Va.	92,717	60,966	52.08

Data source: Data provided by **ADP Data Services Division, New York**, from their data base of Thrift Financial Report submitted by S.A.I.F.-insured thrifts to the Office of Thrift Supervision. **Residential mortgage originations:** permanent mortgage loans closed during the calendar quarter on newly built or previously occupied one-to-four family dwelling units. **N.A.**— Not available.

Thrifts Boost Servicing Activities

But growth is expected to wane in 1990 ahead of proposed FDIC rule

By Phil Roosevelt



In what may prove to be the last blast of growth for some time, the top 50 thrifts in servicing mortgages for investors boosted their portfolios by 17% last year, to $229 billion, an *American Banker* study found.

The growth rate of these leaders was well ahead of the 10.8% posted by all savings and loan associations in servicing for investors.

Proposed Limitation

But experts said that many thrifts are now curbing the growth of their servicing portfolios; they are concerned about a proposal by the Federal Deposit Insurance Corp. that would limit the amount of purchased servicing rights that banks and thrifts could count as capital.

After a 60-day comment period, the agency received about 70 letters, an FDIC spokesman said. The comments have yet to be analyzed, he added.

In servicing, thrifts and others earn fees by funneling monthly payments from mortgage borrowers to investors. Servicers also handle tax and insurance payments and are responsible for initiating foreclosures.

Bailout Law a Factor

In recent years, some thrifts have grown rapidly in the field by purchasing servicing rights from other lenders.

But certain provisions of the 1989 thrift-bailout law, coupled with the pending FDIC rule, have erected obstacles to many of the most active buyers. Under the FDIC proposal, purchased servicing rights can make up only 25% of core capital.

"A lot of big buyers in the thrift industry are sitting on the sidelines waiting for the outcome of the FDIC proposal," said Daniel Thomas, a vice president at Cohane, Rafferty Securities Inc., a servicing brokerage based in Harrison, N.Y.

Princeton, N.J.-based Cenlar Federal Savings Bank, a big buyer of servicing rights in recent years, has made no purchases since June, said David Marshall, a senior vice president at Cenlar.

'89 Decline at Cenlar

He added that much of the 28% growth in Cenlar's servicing portfolio last year came from purchases initiated in 1988 but not completed until early 1989. Cenlar's servicing portfolio actually declined during the second half of the year.

Among the top 10 thrifts in the field, Glendale Federal Savings and Loan Association, Glendale, Calif., posted the largest gain for the year. But its 117% increase mainly reflected a move to consolidate a mortgage unit into the thrift, said chief financial officer David Hansen.

In the past, the *American Banker* has published yearend servicing data for both thrifts and mortgage companies. This year, mortgage companies are being excluded. But complete midyear rankings of banks, thrifts, and mortgage companies will appear in October, and related data may be published in the interim. □

Top 50 Thrifts in Servicing

Mortgages serviced for investors: 1989 compared with 1988
($ thousands)

Rank 1989		Servicing 1989	Percent change	Rank 1988
1	Standard Federal Savings Bank, Gaithersburg, Md.	18,424,091	16.95	1
2	Home Savings of America, FA, Irwindale, Calif.	18,035,660	31.83	3
3	Glendale Federal Savings & Loan Assn., Calif.	12,161,196	117.26	9
4	Great Western Bank, FSB, Beverly Hills, Calif.	11,163,726	10.05	4
5	City Savings Bank, FSB, Elizabeth , NJ.	10,332,054	(30.72)	2
6	American Savings Bank, FA, Stockton, Calif.	8,148,433	3.57	5
7	Ceniar Federal Savings Bank, Princeton, N.J.	8,110,924	27.87	6
8	Carteret Savings Bank, FA, Newark, N.J.	8,089,032	30.42	7
9	First Nationwide Bank, FSB, San Francisco	7,189,280	33.08	10
10	Transohio Savings Bank, Cleveland	6,399,416	27.97	12
11	Midfirst Savings & Loan Assn., Oklahoma City	6,289,103	28.74	13
12	Home Federal Savings & Loan Assn., San Diego, Calif.	6,286,138	31.63	14
13	Home Owners Federal Savings & Loan Assn., Boston	5,926,357	(2.80)	8
14	Leader Federal Savings & Loan Assn., Memphis, Tenn.	5,846,909	22.70	15
15	California Federal Savings & Loan Assn., Los Angeles	5,261,209	0.90	11
16	Western Federal Savings Assn., Marina Del Rey, Calif.	5,189,246	32.69	19
17	Colonial Savings & Loan Assn., Fort Worth, Tex.	4,917,977	39.81	22
18	Imperial Savings Assn., San Diego, Calif.	4,638,216	11.21	17
19	Coast Savings & Loan Assn., Los Angeles	4,460,289	(5.54)	16
20	ComFed Savings Bank, Lowell, Mass.	4,299,170	10.33	20
21	Great American First Savings Bank, San Diego, Calif.	4,234,424	6.09	18
22	Household Bank FSB, Newport Beach, Calif.	3,797,011	94.62	32
23	Dime Savings Bank of New York, FSB, Garden City	3,160,275	15.04	26
24	Altus Bank, FSB, Mobile, Ala.	3,156,047	80.64	36
25	AmeriFirst Bank, FSB, Miami	3,057,439	(1.85)	23
26	Homestead Savings Federal S & L Assn., San Francisco	2,904,048	(2.12)	25
27	MeraBank, FSB, Phoenix, Ariz.	2,877,882	(19.34)	21
28	Standard Federal Bank, Troy, Mich.	2,868,291	23.01	28
29	Boston Five Cents Savings Bank, FSB	2,747,436	40.25	31
30	First Gibraltar Bank, FSB, Houston	2,520,543	(16.54)	24
31	Security Savings & Loan Assn., Jackson, Miss.	2,430,844	56.22	42
32	Platte Valley Savings, FS&LA, Gering, Neb.	2,191,463	27.43	37
33	Dominion Federal Savings & Loan Assn., McLean, Va.	2,046,027	15.31	35
34	First Federal Savings & Loan Assn., Rochester, N.Y.	2,007,433	55.79	48
35	Mercury Savings & Loan Assn., Huntington Beach, Calif.	2,004,771	21.05	40
36	Duval Federal Savings & Loan Assn., Jacksonville, Fla.	1,951,290	(6.84)	30
37	Decatur Federal Savings & Loan Assn., Ga.	1,910,219	38.70	45
38	Northeast Savings FA, Hartford, Conn.	1,891,929	10.44	38
39	United Savings Bank, FSB, San Francisco	1,876,908	60.17	56
40	Hamilton Savings Bank, FSB, San Francisco	1,871,620	46.05	50
41	Republic Federal Savings & Loan Assn., Altadena, Calif.	1,859,125	49.14	52
42	ABQ Bank, FSB, Albuquerque N.M.	1,742,727	(6.13)	34
43	Chevy Chase Savings Bank, FSB, Md.	1,694,548	7.41	41
44	San Francisco Federal Savings & Loan Assn.	1,664,542	6.98	43
45	Crestmont Federal Savings & Loan Assn., Edison, N.J.	1,632,610	82.71	74
46	Union Federal Savings Bank, Indianapolis, Ind.	1,616,153	(27.37)	29
47	Guardian Savings & Loan Assn., Long Beach, Calif.	1,470,585	120.09	97
48	Sterling Savings Bank, Southfield, Mich.	1,464,972	62.01	72
49	Gibraltar Savings, FA, Simi Valley, Calif.	1,451,398	(39.11)	27
50	First Federal of Michigan, Detroit	1,450,919	23.12	55

Data source: Data provided by **ADP Data Services Division, New York**, from their data base of Thrift Financial Report submitted by S.A.I.F.-insured thrifts to the Office of Thrift Supervision. **Servicing (for investors):** the total of all unpaid principal balances of all whole mortgage loans and participating interests in loans serviced by an institution but owned by others at the close of the period, whether or not originated by the institution.

Banks Expand in Servicing Arena

Commercial bank forays gain momentum, while thrift servicers watch star fade

By Phil Roosevelt

Commercial banks, as part of their broad push in home mortgage finance, have been posting big gains in the business of servicing mortgages for investors.

An *American Banker* survey has found that bank-affiliated companies accounted for 43% of the servicing handled by the top 100 servicing companies last year, up from 35% just two years earlier. And some of the leading banking concerns in the field continue to post big gains this year.

Thrift-related servicing companies, meanwhile, saw their share drop to 20% from 29% in 1987, reflecting efforts to comply with the capital requirements of the thrift bailout law. Other mortgage companies, including independents and units of industrial concerns, saw their share rise slightly, to 37%.

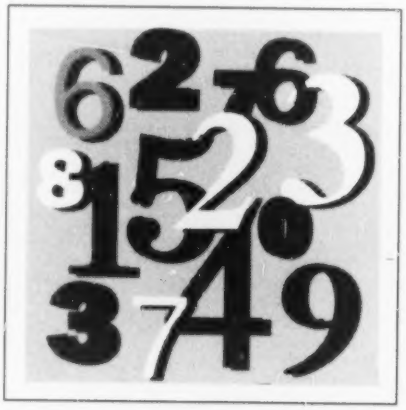
Top 100 Ranked

The ranking of the top 100 servicing companies focuses on mortgage companies and thus excludes a number of thrifts that perform servicing directly rather than through mortgage company subsidiaries.

Mortgage servicing, long the most profitable part of mortgage banking, entails funneling monthly payments from borrowers to investors, handling property tax and insurance payments, and initiating foreclosure proceedings.

The rise of commercial banks in the field, which follows a slide in the mid-1980s, underscores banks' increased role in virtually all areas of mortgage finance.

As part of overall strategies to boost consumer banking, many banks have sharply increased their originations of mortgages in the past two years. In June 1989, banks surpassed savings and loans in originations for the first time, as insolvent and capital-short thrifts pulled back.



The industry has posted big increases in its holdings of mortgage-backed securities, encouraged by risk-based capital rules.

The industry has also posted big increases in its holdings of mortgage-backed securities, encouraged by risk-based capital rules.

Some industry observers say banks' growth in servicing could be slowed by a pending rule to restrict the amount of purchased servicing rights that banks and thrifts can count toward capital.

Some Still Loading Up

The proposal, if enacted, could well cause the mortgage units of nondepository institutions to gain ground. But some leading bank-related companies are still loading up on servicing, both by purchases and through their own originations.

Chase Home Mortgage Corp., for example, expects to be servicing more than $23 billion of mortgages by year-end, up from $14 billion at the end of 1989 and $10.7 billion at the end of 1988. The unit of Chase Manhattan Corp., New York, is a big buyer and recently purchased a $2 billion portfolio from a unit of capital-strapped Crossland Savings Bank, New York.

First Union Mortgage Corp. increased its servicing portfolio to $15.3 billion last year from $10.6 billion. The portfolio should hit around $19 billion by the end of this year, said James Abbott, chief executive of the subsidiary of Charlotte, N.C.-based First Union Corp.

"It has been recognized by our holding-company management that we have the capabilities . . . to be a mega-servicer," Mr. Abbott said.

The two mortgage units of Fleet/Norstar Financial Group boosted their combined portfolio by 53% last year, to $41.3 billion. By the end of this year, that could hit $50 billion, Fleet officials have indicated. □

Top 100 Firms in Mortgage Servicing for Investors

Among mortgage companies and commercial banks, based on permanent mortgages serviced for investors on Dec. 31, 1989

Rank 1989	Name of Firm and Headquarters City	Dollar Volume of Mortgages Serviced 12/31/89	12/31/88	Rank 1988	Gain in Rank	Number of Mortgages Serviced 12/31/89	12/31/88	Number of Investors Excluding Pools 12/31/89	12/31/88	Number of Pools 12/31/89	12/31/88	Year Opened
1	Citicorp Mortgage, Inc., St. Louis	60,600,000,000	52,200,000,000	1		696,800	639,000	322	448	11,831	4,103	1987
2	Fireman's Fund Mortgage Corp., Farmington Hills, Mich.	29,706,093,300	22,763,630,647	3	+1	512,314	443,820	483	480	21,311	12,305	1946
3	GMAC Mortgage Co., Elkins Park, Pa.	29,670,723,399	25,658,375,090	2		418,907	382,923	845	1,114	4,492	5,039	1985
4	Fleet Mortgage Corp., Milwaukee, Wis.	22,097,752,480	16,190,709,109	5	+1	487,086	407,596	497	567	6,681	4,826	1921
5	Lomas Mortgage USA, Dallas	21,001,026,000	21,751,283,373	4		532,575	564,211	N.A.	862	5,876	5,583	1894
6	Fleet Real Estate Funding Corp., Florence, S.C.	19,181,461,035	10,797,709,941	14	+8	321,633	207,232	756	616	9,489	5,470	1930
7	Metmor Financial, Inc., Overland Park, Kan.	16,984,149,000				303,653		793		6,352		1989
8	First Union Mortgage Corp., Charlotte, N.C.	15,297,957,000	10,604,341,000	16	+8	228,099	181,154	340	340	2,156	1,873	1946
9	BancBoston Mortgage Companies, Inc., Jacksonville, Fla.	14,387,000,000	13,235,142,525	7		298,675	279,385	716	750	6,722	4,725	1908
10	Chase Home Mortgage Corp., Tampa, Fla.	14,040,617,586	10,648,900,000	15	+5	185,943	145,247	203	300	6,179	4,454	1980
11	Shearson Lehman Mortgage Corp., Irvine, Calif.	13,685,878,488	14,129,131,000	6		191,032	184,941	218	250	3,946	3,334	1946
12	Goldome Realty Credit Corp., Buffalo, N.Y.	12,237,400,000	12,956,137,884	9		198,076	217,575	501	325	8,428	4,352	1983
13	Chemical Mortgage Corp., Columbus, Ohio	12,187,641,000	9,559,826,000	20	+7	134,176	108,286	226	208	2,723	2,157	1946
14	Countrywide Funding Corp., Inc., Pasadena, Calif.	11,762,629,000	11,054,513,460	12		159,465	153,173	89	61	4,278	16,968	1969
15	Weyerhaeuser Mortgage Co., Los Angeles	11,572,623,000	10,842,085,000	13		159,839	159,018	393	460	3,369	4,104	1955
16	Marine Midland Bank NA, Buffalo, N.Y.	11,033,000,000	5,576,000,000	36	+20	134,223	78,431	111	116	1,005	8,450	1976
17	Travelers Mortgage Services, Inc., Cherry Hill, N.J.	11,001,811,018	6,715,447,823	29	+12	117,963	73,688	60	45	7,164	5,404	1945
18	BancPlus Mortgage Corp., San Antonio, Tex.	10,774,407,000	12,062,920,000	11		199,090	220,473	192	198	7,053	6,816	1985
19	Bowest Corp., La Jolla, Calif.	10,182,118,292	3,324,354,011	65	+46	205,689	81,426	204	234	6,481	750	1971
20	Commonwealth Mortgage of America, L.P., Houston	9,790,278,091	12,117,306,000	10		228,202	249,425	522	602	4,413	4,511	1955
21	First Interstate Mortgage Co., Pasadena, Calif.	9,473,000,000	9,741,000,000	19		91,636	93,576	0	589	0	2,227	1971
22	Empire of America Realty Credit Corp., Buffalo, N.Y.	9,340,569,326	7,438,470,592	27	+5	148,492	130,308	133	352	4,598	2,429	1984
23	USG, Inc., Norwalk, Conn.	9,332,399,000				4,062		247		482		1979
24	Knutson Mortgage Corp., Bloomington, Minn.	9,287,775,807	10,077,502,000	18		163,726	152,939	362	256	5,371	5,379	1954
25	Independence One Mortgage Corp., Southfield, Mich.	9,250,936,188	8,506,014,045	22		165,372	161,792	207	270	5,058	3,860	1970
26	Sovran Mortgage Corp., Richmond	8,755,587,000	7,657,000,000	25		160,574	153,801	285	303	3,957	3,184	1983
27	Southeast Mortgage Co., Miami	8,602,600,000	5,786,600,000	35	+8	106,821	69,405	463	302	2,430	920	1970
28	Foster Mortgage Corp., Fort Worth, Tex.	8,183,922,922	6,031,755,102	33	+5	106,337	77,881	276	262	7,472	3,896	1938
29	Barnett Mortgage Company, Jacksonville, Fla.	7,929,454,149	6,653,382,234	30	+1	129,622	115,586	172	148	38,905	1,166	1948
30	Waterfield Mortgage Co., Inc., Fort Wayne, Ind.	7,342,000,000	6,378,000,000	31	+1	161,150	150,100	219	225	2,257	2,018	1928
31	National Mortgage Co., Memphis, Tenn.	7,034,457,365	3,346,938,396	63	+32	172,072	107,282	100	102	3,250	0	1951
32	Barclays American/Mortgage Corp., Charlotte, N.C.	6,608,373,741	2,756,805,000	78	+46	116,805	61,698	106	102	4,410	2,404	1984
33	Imco Realty Services Inc., Santa Rosa, Calif.	6,549,610,000	7,499,635,000	26		95,500	118,529	655	450	2,358	0	1973
34	Midland Mortgage Co., Oklahoma City	6,289,165,050	4,733,000,000	42	+8	106,508	80,113	272	245	4,242	1,920	1950
35	Anchor Mortgage Services, Inc., Wayne, N.J.	6,229,065,291	6,849,479,511	28		109,663	124,499	0	192	686	819	1973
36	Sears Mortgage Corp., Riverwoods, Ill.	6,089,696,702	9,200,754,337	21		79,623	139,638	250	150	430	1,977	1962
37	Bank of America NT&SA, San Francisco	5,800,000,000	4,200,000,000	47	+10	120,395	90,385	324	222	1,684	406	1904
38	Associated National Mortgage Corp., Irving, Tex.	5,390,669,000	5,151,075,000	36		69,011	68,166	24	21	9,174	2,158	1984
39	CrossLand Mortgage Corp., Salt Lake City	5,359,000,000	4,098,353,602	48	+9	52,000	40,962	181	190	7,139	935	1892
40	Troy & Nichols, Inc., Monroe, La.	5,145,085,000	4,267,172,000	45	+5	128,172	116,023	373	0	2,549	1,849	1947
41	J.I. Kislak Mortgage Service Corp., Miami	5,075,132,217	4,065,342,850	49	+8	132,222	126,085	0	287	2,994	2,184	1953
42	Sunbelt National Mortgage Corp., Dallas	5,036,932,560	1,936,405,904	104	+62	98,998	27,141	372	147	6,767	2,737	1974
43	Dorman & Wilson, Inc., White Plains, N.Y.	4,875,731,000	3,956,327,000	53	+10	699	867	12	12	0	0	1937
44	ARCS Mortgage, Inc., Calabasas, Calif.	4,836,809,000	3,424,221,545	60	+16	59,450	48,803	71	104	781	3,296	1971
45	Talman Home Mortgage Corp., Chicago	4,835,150,000	4,841,710,000	41		113,786	119,286	164	200	2,141	1,983	1961
46	Alliance Mortgage Co., Jacksonville, Fla.	4,694,408,185	5,317,564,949	37		91,259	101,527	225	190	3,826	2,396	1960
47	Banc One Mortgage Corp., Indianapolis	4,649,867,730	2,846,860,000	75	+28	95,148	66,423	266	243	4,927	2,947	1987
48	Paine Webber Mortgage Finance, Inc., Columbia, Md.	4,627,692,968	4,272,000,000	44		33,664	32,713	61	70	1,207	1,250	1939
49	National City Mortgage Co., Miamisburg, Ohio	4,535,572,291	2,715,105,349	81	+32	91,264	57,219	0	95	4,199	600	1955
50	U.S. Bancorp Mortgage Co., Portland, Ore.	4,493,637,366	4,014,241,423	51	+1	74,394	71,888	202	201	2,889	2,329	1967
51	Coldwell Banker Mortgage Banking Services, El Segundo, Calif.	4,472,499,993	3,828,675,265	55	+4	4,195	3,668	16	15	0	0	1972
52	Lincoln Service Corp., Owensboro, Ky.	4,253,841,019	4,236,155,120	46		60,692	62,086	122	114	1,229	1,146	1976
53	SunTrust Mortgage, Inc., Atlanta	4,235,643,000	3,687,789,301	56	+3	74,352	66,539	264	280	1,415	1,235	1927
54	BancNewEngland Mortgage Co., Inc., East Providence, R.I.	4,168,300,000	4,000,000,000	52		66,200	70,000	230	300	2,653	2,000	1986
55	Commonwealth Mortgage Co., Wellesley Hills, Mass.	4,028,411,233	2,733,418,197	80	+25	46,636	36,599	113	105	1,792	1,278	N.A.
56	Security Pacific National Bank, Los Angeles	3,937,532,496	3,397,668,736	61	+5	50,373	54,104	154	163	418	458	1871
57	Shawmut Mortgage Co., West Hartford, Conn.	3,929,327,000	4,400,000,000	43		55,085	65,000	240	250	1,458	2,480	1985
58	Dominion Bankshares Mortgage Corp., Fairfax, Va.	3,749,417,000	2,527,197,000	85	+27	55,081	41,344	55	62	3,475	1,158	1960
59	Commercial Federal Mortgage Corp., Omaha, Neb.	3,559,225,764	3,161,638,257	67	+8	75,631	63,647	234	223	1,098	1,306	1983
60	Metropolitan Financial Mortgage Corp., St. Paul, Minn.	3,547,094,387	3,929,377,000	54		69,718	77,759	478	325	601	1,034	1885
61	Murray Mortgage Co., Dallas	3,490,000,000	3,121,550,337	70	+9	52,320	48,249	250	140	2,864	850	1908
62	CitFed Mortgage Corp. of America, Dayton, Ohio	3,383,701,276	2,965,097,026	71	+9	52,873	44,111	48	45	2,667	639	1966
63	American Home Funding, Inc., Richmond	3,291,425,302	2,613,432,000	83	+20	64,560	38,082	79	48	2,744	2,628	N.A.
64	First Wachovia Mortgage Co., Winston-Salem, N.C.	3,280,569,435	2,864,589,799	74	+10	63,563	56,510	125	135	1,403	925	1968
65	United Mortgage Corp., Minneapolis	3,266,723,877	2,766,005,464	77	+12	49,873	42,029	65	70	1,351	1,229	1975
66	C&S Real Estate Services, Inc., Tucker, Ga.	3,229,216,493	3,455,559,000	58		64,632	69,130	374	467	1,053	903	1973
67	York Associates, Inc., Bethesda, Md.	3,217,187,003	2,879,500,000	73	+6	557	576	0	N.A.	557	N.A.	1980
68	M-West Mortgage Corp., Orange, Calif.	3,207,991,525	3,359,600,000	62		44,180	47,415	124	100	2,438	762	1984
69	Altus Mortgage Corp., Mobile, Ala.	3,168,416,282				60,999		120		4,599		1983
70	Real Estate Financing, Inc., Montgomery	3,157,612,000	2,573,383,944	84	+14	74,777	68,099	227	225	1,425	1,169	1946
71	NBD Mortgage Co., Troy, Mich.	3,140,869,985	2,789,910,739	76	+5	75,135	71,003	195	127	1,727	108	1973
72	AmSouth Mortgage Co., Inc., Birmingham, Ala.	3,126,234,288	3,326,862,091	64		92,401	98,483	212	129	1,554	1,485	1946
73	Meridian Mortgage Corp., Wayne, Pa.	3,124,476,419	1,994,304,989	100	+27	45,069	36,603	80	60	2,045	974	1983
74	First California Mortgage Co., San Rafael, Calif.	3,100,000,000	1,950,000,000	102	+28	28,150	20,245	131	0	296	0	1953
75	Lumbermen's Investment Corp., Austin, Tex.	3,097,088,425	3,136,490,000	68		82,162	83,972	252	186	1,476	1,392	1954
76	Heitman Financial Services Ltd., Chicago	3,036,635,000				926		5		0		1913
77	America's Mortgage Servicing, Inc., Lisle, Ill.	2,915,638,169	3,520,333,000	57		48,099	69,390	25	150	1,278	3,074	1978
78	America's Mortgage Co., Springfield, Ill.	2,915,638,169	1,160,000,000	155	+77	48,088	21,889	25	27	1,278	533	1925
79	Latimer & Buck, Inc., Philadelphia	2,900,000,000	2,702,477,000	82	+3	790	798	36	18	0	0	1952
80	Crestar Mortgage Corp., Richmond	2,812,951,172	2,009,809,183	99	+19	57,468	46,580	293	273	2,739	1,636	1927
81	Victoria Mortgage Co., San Antonio, Tex.	2,779,896,039	2,960,160,418	72		54,086	58,364	174	230	2,321	2,392	1951
82	SCG Mortgage Corp., Hollywood, Fla.	2,776,846,908				33,940		25		1,482		1987
83	PHH US Mortgage Corp., Cherry Hill, N.J.	2,759,314,000	1,551,343,000	127	+44	27,792	18,547	25	15	189	471	1977
84	Huntington Mortgage Co., Columbus, Ohio	2,723,600,000	1,086,742,000	180	+76	40,155	22,819	75	1	692	316	1976
85	NVR Mortgage, L.P., Pittsburgh	2,713,445,630	2,470,933,907	87	+2	38,790	40,181	103	92	2,309	2,097	1970
86	Citizens Fidelity Bank & Trust Co., Louisville, Ky. (d)	2,698,000,000	1,865,947,000	108	+22	49,650	35,352	91	87	2,060	411	1858
87	FBS Mortgage Corp., St. Paul, Minn.	2,635,849,000	2,352,234,000	91	+4	31,126	32,447	179	187	928	907	1968
88	Bailey Mortgage Co., Jackson, Miss.	2,551,308,410	1,642,653,520	118	+30	64,339	45,963	180	100	1,119	1,274	1954
89	Loan America Financial Corp., Miami Lakes, Fla.	2,546,471,398	2,016,502,916	98	+9	26,321	24,413	78	80	1,383	1,413	1980
90	Cal-Bay Mortgage Group, San Rafael, Calif.	2,539,292,000				24,902		N.A.		N.A.		1983
91	Western Mortgage Loan Corp., Salt Lake City	2,513,232,821	1,937,689,000	103	+12	44,020	31,489	0	46	1,573	1,036	1951
92	WeSav Mortgage Corp., Gilbert, Ariz.	2,464,955,929	1,358,530,735	135	+43	48,533	24,732	90	8	1,940	150	1971
93	Margaretten & Company, Inc., Perth Amboy, N.J.	2,404,000,000	2,278,631,223	94	+1	39,531	38,310	61	64	951	881	1909
94	National State Bank, Elizabeth, N.J.	2,336,639,449	1,743,000,000	113	+19	36,888	29,215	74	50	4,367	2,453	1865
95	Interwest Mortgage Corp., Ponca City, Okla.	2,332,487,000				27,848		25		5,898		1987
96	CenTrust Mortgage Corp., Deerfield Beach, Fla.	2,306,341,000	2,335,240,000	92		26,564	31,393	123	200	546	562	1975
97	NCNB Mortgage Corp., Charlotte, N.C.	2,227,900,262				31,498		89		361		1988
98	Colonial Mortgage Co., Montgomery, Ala.	2,185,277,190	2,383,330,256	89		53,255	58,120	75	118	1,134	1,157	1988
99	TCF Mortgage Corp., Minneapolis	2,179,326,508	1,984,644,000	101	+2	53,616	52,690	30	28	774	646	1982
100	Directors Mortgage Loan Corp., Riverside, Calif.	2,172,060,867	1,785,679,692	110	+10	24,111	21,503	34	32	2,139	1,530	1964

Data Source: American Banker questionnaire to the top 200 mortgage companies and commercial banks in mortgage servicing. **Description of table:** A ranking of individual mortgage companies and commercial banks based on the dollar volume of mortgages serviced for investors. **Dollar Volume of Mortgages Serviced:** permanent commercial and residential real estate mortgages serviced for investors. Excludes mortgages owned by the institution, as well as forward commitments, home improvement loans and all temporary financing, such as construction and development loans. **Number of Mortgages Serviced:** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies, etc. **Number of Pools:** This is the sum of GNMA pools, FNMA pools, and FHLMC pools.

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Ownership of the Top 100 Firms in Mortgage Servicing

The name of parent company as of Dec. 31, 1989, and recent developments

Rank 12/89	Name of Mortgage Servicer	Name of Parent Company	Recent Developments
1	**Citicorp Mortgage, Inc., St. Louis**	Citicorp, New York	
2	**Fireman's Fund Mortgage Corp., Farmington Hills, Mich.**	Fireman's Fund Corp., Novato, Calif.	
3	**GMAC Mortgage Co., Elkins Park, Pa.**	General Motors Acceptance Corp., Detroit	Acquired $5.6 billion in servicing rights during 1989
4	**Fleet Mortgage Corp., Milwaukee, Wis.**	Fleet/Norstar Financial Group, Inc., Providence, R.I.	
5	**Lomas Mortgage USA, Dallas**	None, independent	Acquired $3.5 billion in servicing from Bright Mortgage Co.
6	**Fleet Real Estate Funding Corp., Florence, S.C.**	Fleet/Norstar Financial Group, Inc., Providence, R.I.	Acquired Norstar Mortgage Corp.
7	**Metmor Financial, Inc., Overland Park, Kan.**	Metropolitan Life Insurance Co., New York	
8	**First Union Mortgage Corp., Charlotte, N.C.**	First Union Corp., Charlotte, N.C.	
9	**BancBoston Mortgage Companies, Inc., Jacksonville, Fla.**	Bank of Boston Corp.	
10	**Chase Home Mortgage Corp., Tampa, Fla.**	Chase Manhattan Corp., New York	
11	**Shearson Lehman Mortgage Corp., Irvine, Calif.**	Shearson Lehman Hutton, Inc., New York	
12	**Goldome Realty Credit Corp., Buffalo, N.Y.**	Goldome, Buffalo, N.Y.	
13	**Chemical Mortgage Corp., Columbus, Ohio**	Chemical Banking Corp., New York	
14	**Countrywide Funding Corp., Inc., Pasadena, Calif.**	Countrywide Credit Industries, Inc., Pasadena, Calif.	
15	**Weyerhaeuser Mortgage Co., Los Angeles**	Weyerhaeuser Co., Tacoma, Wash.	
16	**Marine Midland Bank NA, Buffalo, N.Y.**	Marine Midland Banks, Inc., Buffalo, N.Y.	Acquired $1 billion in servicing in 1988
17	**Travelers Mortgage Services, Inc., Cherry Hill, N.J.**	Travelers Corp., Hartford, Conn.	In May, agreed to sell $12 bil. in servicing to GE Mortgage Capital. On 6/26, TMSI reached an agreement to sell its retail production operations to Meridian Mortgage Corp. and to Margaretten & Co.
18	**BancPlus Mortgage Corp., San Antonio, Tex.**	BancPlus Savings Assn., Pasadena, Tex.	
19	**Bowest Corp., La Jolla, Calif.**	Bowest Holding Co., San Diego, Calif.	Acquired $7 bil. portfolio of New York Guardian Mortgagee Corp.
20	**Commonwealth Mortgage of America, L.P., Houston**	Commonwealth Federal Savings Assn., Houston	Parent is in RTC conservatorship. On 4/30/90, Commonwealth sold $1.8 billion of servicing to Houston-based United Savings Association of Texas, the thrift led by mortgage securities pioneer Lewis S. Ranieri. On 6/21, released plan to unitholders to liquidate and dissolve company.
21	**First Interstate Mortgage Co., Pasadena, Calif.**	First Interstate Bancorp., Los Angeles	
22	**Empire of America Realty Credit Corp., Buffalo, N.Y.**	Empire of America Fed. Savings Bank, Buffalo, N.Y.	
23	**USGI, Inc., Norwalk, Conn.**	None	Acquired Huntoon, Paige Associates for about $30 mil. on 10/24/89
24	**Knutson Mortgage Corp., Bloomington, Minn.**	Home Owners Savings Bank, Boston	Acquired $2.6 billion in servicing last year
25	**Independence One Mortgage Corp., Southfield, Mich.**	Michigan National Corp., Farmington Hills	
26	**Sovran Mortgage Corp., Richmond**	Sovran Financial Corp., Norfolk, Va.	
27	**Southeast Mortgage Co., Miami**	Southeast Banking Corp., Miami	Selling $6.4 bil. in servicing to 36th-ranked Sears Mortgage
28	**Foster Mortgage Corp., Fort Worth, Tex.**	Benjamin Franklin Savings Assn., Houston	Negotiations are under way for the acquisition of the company.
29	**Barnett Mortgage Company, Jacksonville, Fla.**	Barnett Banks, Inc., Jacksonville	
30	**Waterfield Mortgage Co., Inc., Fort Wayne, Ind.**	None, independent	
31	**National Mortgage Co., Memphis, Tenn.**	None, independent	
32	**Barclays American/Mortgage Corp., Charlotte, N.C.**	Barclays American Corp., Charlotte, N.C.	Acquired over $2 billion in servicing rights over the last half of 1989.
33	**Imco Realty Services Inc., Santa Rosa, Calif.**	Owned by a limited partnership	
34	**Midland Mortgage Co., Oklahoma City**	Midland Financial Co., Oklahoma City	
35	**Anchor Mortgage Services, Inc., Wayne, N.J.**	Anchor Savings Bank FSB, Northport, N.Y.	
36	**Sears Mortgage Corp., Riverwoods, Ill.**	Sears Roebuck & Co., Chicago	Agreed to buy $6.4 bil. portfolio from 27th-ranked Southeast Mortgage.
37	**Bank of America NT&SA, San Francisco**	BankAmerica Corp., San Francisco	
38	**Associated National Mortgage Corp., Irving, Tex.**	Ford Motor Co., Dearborn, Mich.	Gulf + Western, Inc. sold company to Ford in Oct. 1989; immediate parent company is Associated Real Estate Financial Services Co., Inc.
39	**CrossLand Mortgage Corp., Salt Lake City**	CrossLand Savings FSB, Brooklyn, New York	
40	**Troy & Nichols, Inc., Monroe, La.**	Southwest Savings Assn., Dallas	
41	**J.I. Kislak Mortgage Service Corp., Miami**	J.I. Kislak, Inc., Miami	Acquired $788 million in servicing last year.
42	**Sunbelt National Mortgage Corp., Dallas**	Sunbelt Savings FSB, Dallas	
43	**Dorman & Wilson, Inc., White Plains, N.Y.**	None, independent	
44	**ARCS Mortgage, Inc., Calabasas, Calif.**	Bank of New York Co., Inc.	
45	**Talman Home Mortgage Corp., Chicago**	Talman Home Federal Savings & Loan Assn., Chicago	
46	**Alliance Mortgage Co., Jacksonville, Fla.**	Bridges, Minchew & Wheeler, Savannah, Ga.	Company was sold by Owens-Illinois, Inc., Toledo, Ohio.
47	**Banc One Mortgage Corp., Indianapolis**	Banc One Corp., Columbus, Ohio	Acquired servicing portfolio of Weaver Brothers, Chevy Chase, Md., 10/89.
48	**Paine Webber Mortgage Finance, Inc., Columbia, Md.**	PaineWebber, Inc., New York	
49	**National City Mortgage Co., Miamisburg, Ohio**	National City Corp., Cleveland	Formerly Shawmut Mortgage Corp. Merged BancOhio Mortgage Co., a sister company with $728 million in servicing (16,800 loans) 12/1/89. And it purchased $969 million (17,000 loans) from First National Bank, Louisville, another affiliate, 10/1/89.
50	**U.S. Bancorp Mortgage Co., Portland, Ore.**	U.S. Bancorp, Inc., Portland, Ore.	
51	**Coldwell Banker Mtge Bkg Services, El Segundo, Calif.**	Coldwell Banker Commercial Group, Inc., Los Angeles	Acquired Sears Savings Bank's commercial loan servicing portfolio.
52	**Lincoln Service Corp., Owensboro, Ky.**	Great American Federal Savings & Loan Assn., Louisville	
53	**SunTrust Mortgage, Inc., Atlanta**	SunTrust Banks, Inc., Atlanta	
54	**BancNewEngland Mortgage Co., Inc., East Providence, R.I.**	Bank of New England Corp., Boston	Formerly known as BNE Mortgage Corp.
55	**Commonwealth Mortgage Co., Wellesley Hills, Mass.**	None, independent	
56	**Security Pacific National Bank, Los Angeles**	Security Pacific Corp., Los Angeles	
57	**Shawmut Mortgage Co., West Hartford, Conn.**	Shawmut National Corp., Hartford, Conn.	Acquired Shawmut Bank's $942 million servicing portfolio.
58	**Dominion Bankshares Mortgage Corp., Fairfax, Va.**	Dominion Bankshares Corp., Roanoke, Va.	
59	**Commercial Federal Mortgage Corp., Omaha, Neb.**	Commercial Federal Savings & Loan Assn., Omaha, Neb.	Acquired $469 million in servicing last year (10,426 loans).
60	**Metropolitan Financial Mortgage Corp., St. Paul, Minn.**	Metropolitan Federal Bank, Fargo, N.D.	Formerly known as Rothschild Financial Corp.
61	**Murray Mortgage Co., Dallas**	Murray Savings Assn., Dallas	
62	**CliffFed Mortgage Corp. of America, Dayton, Ohio**	Citizens Federal S & L Assn. of Dayton, Ohio	
63	**American Home Funding, Inc., Richmond**	Rochester Community Savings Bank, N.Y.	
64	**First Wachovia Mortgage Co., Winston-Salem, N.C.**	First Wachovia Corp., Winston-Salem, N.C.	
65	**United Mortgage Corp., Minneapolis**	Midwest Savings Assn. FA, Minneapolis	Parent is in RTC conservatorship, and United is in the process of being sold.
66	**C&S Real Estate Services, Inc., Tucker, Ga.**	Citizens & Southern Corp., Atlanta	
67	**York Associates Inc., Bethesda, Md.**	None, independent	
68	**M-West Mortgage Corp., Orange, Calif.**	None, independent	Formerly known as Mentor Mortgage Corp. West.
69	**Altus Mortgage Corp., Mobile, Ala.**	Altus Bank FSB, Mobile, Ala.	
70	**Real Estate Financing, Inc., Montgomery**	First Alabama Bancshares, Inc., Montgomery	
71	**NBD Mortgage Co., Troy, Mich.**	NBD Bancorp, Inc., Detroit	Net servicing additions totaled $333 million (7,506 loans).
72	**AmSouth Mortgage Co., Inc., Birmingham, Ala.**	AmSouth Bancorporation, Birmingham, Ala.	
73	**Meridian Mortgage Corp., Wayne, Pa.**	Meridian Bancorp, Reading, Pa.	Acquiring 16 branches from Travelers Mortgage Services.
74	**First California Mortgage Co., San Rafael, Calif.**	None, independent	
75	**Lumbermen's Investment Corp., Austin, Tex.**	Kilgore Federal S&L Assn., Tex.	Formerly owned by Temple-Inland, Inc., Diboll, Tex.
76	**Heilman Financial Services Ltd., Chicago**	Heilman Financial Ltd., Chicago	
77	**America's Mortgage Servicing, Inc., Lisle, Ill.**	Standard Federal Savings Bank, Gaithersburg, Md.	
78	**America's Mortgage Co., Springfield, Ill.**	Standard Federal Savings Bank, Gaithersburg, Md.	
79	**Latimer & Buck, Inc., Philadelphia**	First Fidelity Bancorporation, Newark, N.J.	
80	**Crestar Mortgage Corp., Richmond**	Crestar Financial Corp., Richmond	
81	**Victoria Mortgage Co., San Antonio, Tex.**	Victoria Savings Assn., Tex.	
82	**SCG Mortgage Corp., Hollywood, Fla.**	Suncoast Savings & Loan Assn., Hollywood, Fla.	
83	**PHH US Mortgage Corp., Cherry Hill, N.J.**	PHH Group, Inc., Baltimore	
84	**Huntington Mortgage Co., Columbus, Ohio**	Huntington Bancshares, Inc., Columbus, Ohio	Acquired $882 million in servicing rights (11,000 loan) in 1989.
85	**NVR Mortgage, L.P., Pittsburgh**	NVR L.P., McLean, Va.	Acquired over $200 million in servicing rights last year.
86	**Citizens Fidelity Bank & Trust Co., Louisville, Ky.**	PNC Financial Corp., Pittsburgh	
87	**FBS Mortgage Corp., St. Paul, Minn.**	First Bank System, Inc., Minneapolis	
88	**Bailey Mortgage Co., Jackson, Miss.**	Security Savings & Loan Assn., Jackson, Miss.	
89	**Loan America Financial Corp., Miami Lakes, Fla.**	None, independent	
90	**Cal-Bay Mortgage Group, San Rafael, Calif.**	None, independent	
91	**Western Mortgage Loan Corp., Salt Lake City**	United Savings Bank, Salt Lake City	
92	**Weller Mortgage Corp., Gilbert, Ariz.**	Western Savings & Loan FA, Phoenix	Parent recently was seized by federal regulators.
93	**Margaretten & Company, Inc., Perth Amboy, N.J.**	Marco Holdings, Inc., Perth Amboy	Acquiring four offices of Travelers Mortgage Services in the third quarter.
94	**National State Bank, Elizabeth, N.J.**	Constellation Bancorp, Elizabeth, N.J.	
95	**Interwest Mortgage Corp., Ponca City, Okla.**	Heartland Federal Savings & Loan Assn., Ponca City	
96	**CenTrust Mortgage Corp., Deerfield Beach, Fla.**	CenTrust Bank SSB, Miami	Currently there are negotiations for sale of company.
97	**NCNB Mortgage Corp., Charlotte, N.C.**	NCNB Corp., Charlotte, N.C.	
98	**Colonial Mortgage Co., Montgomery, Ala.**	Colonial Company, Montgomery	
99	**TCF Mortgage Corp., Minneapolis**	TCF Bank Savings FSB, Minneapolis	
100	**Directors Mortgage Loan Corp., Riverside, Calif.**	None, independent	

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Growth Soars at European Banks

Hard times cramp the top Japanese, U.S. concerns as balance of power shifts to Common Market

By Sam Zuckerman

Forget Europe 1992. In banking, the continent's party has already begun.

Thirty months before Europe's vaunted economic integration, *American Banker's* annual ranking of the world's 100 largest banking companies reveals that European institutions grew much faster than their U.S. and Japanese counterparts in 1989.

Contrast in Assets Growth

Assets of the top 43 banks based in 10 European countries rose 16.92% in dollar terms last year. The 14 U.S. banks among the top 100 raised assets a moderate 6.57%.

Only a fraction of the European growth stemmed from currency appreciation. While the assets of French, Italian, and German banks in the top 100 soared 23.07%, 21.34%, and 17.14% respectively, the franc gained only 6.13%, the lira 3.14%, and the deutsche mark 5.38% against the dollar.

Assets of Japanese banks, the growth leaders in recent years, actually shrank 0.51%, as measured in U.S. dollars. The decline largely reflected a 16.2% depreciation of the yen against the dollar in 1989.

The reshuffling in the ranks of the top 100 in 1989 reflected a shift in banking power away from Japan and North America and toward a resurgent Europe – a trend that has picked up steam this year, banking analysts said.

"European banks are probably in a stronger position vis-a-vis the Americans and the Japanese than they have been in a long time," said Gregory A. Root, president of Thomson Bankwatch Inc., an affiliate of *American Banker*.

Though the Japanese held on to the top six spots in worldwide bank assets, they failed to repeat the previous year's sweep of the top 10 places.

"European banks are probably in a stronger position vis-a-vis the Americans and the Japanese than they have been in a long time."

Once again leviathan Dai-Ichi Kangyo Bank Ltd., Tokyo, was the world's largest bank, with $403.4 billion in assets.

But two French banks, $242.3 billion-asset Credit Agricole Mutuel and $231.8 billion-asset Banque Nationale de Paris, jumped into seventh and eighth places, respectively, from 11th and 14th.

Citicorp, the largest U.S. institution, with assets of $227 billion at yearend 1989, regained the No. 10 spot, which it had held two years before.

Other strong gainers included $211 billion-asset Credit Lyonnais, Paris, which moved up five notches to 13th place, and $202.6 billion-asset Deutsche Bank, Frankfurt, up six spots to 16th.

Although Japanese banks built assets substantially in yen terms, 1989 was their toughest recent year. They were battered by rising interest rates, declining margins, lower profitability, and a capital shortfall three years before the deadline for meeting the 8% capital standard of the Bank for International Settlements.

Despite these problems, the Japanese had great success in raising capital. *American Banker* calculates that in 1989 the 30 largest Japanese banks boosted shareholder equity 9.97% in dollar terms, despite the fall in the yen.

'Hidden Assets' Deteriorate

A decline in Japanese stock prices this year has added to the banks' woes. The decline wiped out part of their "hidden assets" – unrealized gains on their stock holdings that represent an important part of their capital structure.

Although the Tokyo stock market has recovered much of its losses, the banks got a vivid demonstration of their vulnerability, a lesson that has made them more cautious about expansion.

U.S. banks, meanwhile, have been hobbled by a sluggish economy, poor profitability, rapidly deteriorating credit quality, and a hostile market for raising equity – trends that became visible in 1989 and accelerated this year. □

The Top 500 Banks in the World

U.S. and overseas banks ranked by deposits on Dec. 31, 1989 or nearest fiscal yearend

Rank 12/89			Deposits 12/31/89 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/89 (Nation's Currency)	Deposits 12/31/88 (U.S. Dollars)	Rank 1988	Gain in Rank
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan	314,780,128,477s	0.006289	Y50,052,493,000,000	312,465,781,696s	1	
2	Sumitomo Bank Ltd., Osaka	Japan	288,242,189,906s	0.006289	Y45,832,754,000,000	296,000,827,792s	2	
3	Mitsubishi Bank Ltd., Tokyo	Japan	278,806,752,894s	0.006289	Y44,332,446,000,000	272,510,345,476s	4	+1
4	Fuji Bank, Ltd., Tokyo	Japan	278,642,534,526s	0.006289	Y44,306,334,000,000	283,586,351,228s	3	
5	Sanwa Bank Ltd., Osaka	Japan	275,972,495,553s	0.006289	Y43,881,777,000,000	289,032,279,492s	5	
6	Industrial Bank of Japan, Ltd., Tokyo	Japan	213,287,598,710s	0.006289	Y33,914,390,000,000	215,397,605,132u	6	
7	Banque Nationale de Paris	France	192,525,991,000s	0.173000	FF1,112,867,000,000	158,549,122,000s	13	+6
8	Mitsubishi Trust & Banking Corp., Tokyo	Japan	192,294,268,943u	0.006289	Y30,576,287,000,000	185,965,516,200u	8	
9	Deutsche Bank, Frankfurt	Germany	184,378,642,070s	0.590000	DM312,506,173,000	154,974,576,400s	15	+6
10	Tokai Bank Ltd., Nagoya	Japan	179,030,994,347s	0.006289	Y28,467,323,000,000	175,600,895,540s	10	
11	Norinchukin Bank, Tokyo	Japan	176,329,604,709	0.006289	Y28,037,781,000,000	210,759,455,544	7	
12	Credit Lyonnais, Paris	France	176,099,987,000s	0.173000	FF1,017,919,000,000	148,842,971,595s	17	+5
13	Sumitomo Trust & Banking Co., Ltd., Osaka	Japan	171,664,091,192u	0.006289	Y27,295,928,000,000	177,932,182,096u	9	
14	Credit Agricole Mutuel, Paris	France	169,711,546,800s	0.173000	FF980,991,600,000	141,973,000,000s	19	+5
15	Barclays Bank Plc, London	United Kingdom	167,127,660,000s	1.610000	P103,806,000,000	157,357,472,000s	14	
16	National Westminster Bank Plc, London	United Kingdom	163,014,110,000s	1.610000	P101,251,000,000	153,645,648,000s	16	
17	Mitsui Trust & Banking Co., Ltd., Tokyo	Japan	159,219,084,675u	0.006289	Y25,317,075,000,000	161,228,496,316	11	
18	Mitsui Bank, Ltd., Tokyo	Japan	157,894,948,303s	0.006289	Y25,106,527,000,000	159,039,606,488s	12	
19	Bank of Tokyo, Ltd.	Japan	152,933,845,497s	0.006289	Y24,317,673,000,000	132,147,474,612u	22	+3
20	Long-Term Credit Bank of Japan Ltd., Tokyo	Japan	148,398,357,055u	0.006289	Y23,596,495,000,000	147,426,607,488u	18	
21	Societe Generale, Paris	France	141,977,467,000s	0.173000	FF820,679,000,000	123,187,087,000s	24	+3
22	Taiyo Kobe Bank, Ltd., Kobe	Japan	136,538,177,226u	0.006289	Y21,710,634,000,000	138,986,023,792u	20	
23	Dresdner Bank, Frankfurt	Germany	135,670,067,545s	0.590000	DM229,949,267,026	120,317,120,000s	25	+2
24	Yasuda Trust & Banking Co. Ltd., Tokyo	Japan	135,105,775,719s	0.006289	Y21,482,871,000,000	131,786,381,988	23	
25	Daiwa Bank, Ltd., Osaka	Japan	131,680,308,355u	0.006289	Y20,938,195,000,000	134,466,778,400u	21	
26	Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	118,504,960,000s	0.129000	HK$925,820,000,000	101,841,280,000s	28	+2
27	Citibank NA, New York	United States	111,487,000,000			104,996,000,000	27	
28	Commerzbank, Frankfurt	Germany	106,668,460,000s	0.590000	DM180,794,000,000	94,904,206,676s	30	+2
29	Swiss Bank Corp., Basle	Switzerland	100,865,736,000s	0.648000	SF155,657,000,000	89,572,067,935u	32	+3
30	Toyo Trust & Banking Co. Ltd., Tokyo	Japan	100,172,770,539u	0.006289	Y15,928,251,000,000	105,384,007,332	26	
31	Union Bank of Switzerland, Zurich	Switzerland	96,977,909,016u	0.648000	SF149,657,267,000	93,750,145,230u	31	
32	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	96,532,850,000s	0.590000	DM163,615,000,000	86,730,534,166s	34	+2
33	Bayerische Vereinsbank, Munich	Germany	95,993,000,000s	0.590000	DM162,700,000,000	85,089,724,160s	35	+2
34	Nippon Credit Bank, Ltd., Tokyo	Japan	88,179,792,186s	0.006289	Y14,021,274,000,000	96,733,830,306	29	
35	Midland Bank Plc, London	United Kingdom	88,034,800,000s	1.610000	P54,680,000,000	86,753,264,000s	33	
36	Banca Nazionale del Lavoro, Rome	Italy	84,811,188,000s	0.000789	L107,492,000,000,000	76,309,515,000s	40	+4
37	Lloyds Bank Plc, London	United Kingdom	84,355,950,000s	1.610000	P52,395,000,000	82,911,264,000s	36	
38	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	83,191,003,340s	0.590000	DM141,001,700,577	70,527,672,594s	43	+5
39	Istituto Bancario San Paolo di Torino, Turin	Italy	79,614,718,017s	0.000789	L100,905,853,000,000	61,899,778,395s	52	+13
40	Kyowa Bank, Ltd., Tokyo	Japan	78,919,006,993s	0.006289	Y12,548,737,000,000	81,096,761,040u	38	
41	Banca Commerciale Italiana, Milan	Italy	77,865,384,300s	0.000789	L98,688,700,000,000	54,179,824,500s	60	+19
42	Saitama Bank Ltd., Urawa	Japan	77,003,434,194s	0.006289	Y12,244,146,000,000	76,037,495,240u	41	
43	Bayerische Landesbank Girozentrale, Munich	Germany	76,595,775,910s	0.590000	DM129,823,349,000	68,858,720,000s	45	+2
44	Royal Bank of Canada, Montreal	Canada	75,986,706,300s	0.852000	C$89,156,275,000	72,146,963,596s	42	
45	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	75,751,012,000s	0.524000	G144,563,000,000	64,270,884,000s	48	+3
46	Banque Paribas, Paris (q)	France	74,909,000,000es	0.173000	FF433,000,000,000	62,029,650,000s	51	+5
47	Shoko Chukin Bank, Tokyo	Japan	74,764,053,363	0.006289	Y11,888,067,000,000	81,968,920,352	37	
48	NMB Postbank Group, N.V., Amsterdam	Netherlands	74,656,900,000s	0.524000	G142,475,000,000			
49	Deutsche Genossenschaftsbank, Frankfurt	Germany	73,936,791,706s	0.590000	DM125,316,596,112	45,252,491,087s	71	+22
50	Bank of America NT&SA, San Francisco	United States	73,295,000,000			69,640,000,000	44	
51	Algemene Bank Nederland, Amsterdam	Netherlands	72,897,832,000s	0.524000	G139,118,000,000	55,980,180,000s	58	+7
52	Canadian Imperial Bank of Commerce, Toronto	Canada	67,199,362,332s	0.852000	C$78,872,491,000	59,376,031,848s	53	+1
53	Credito Italiano, Milan	Italy	65,740,584,600s	0.000789	L83,321,400,000,000	50,645,830,500s	63†	+10
54	Zenshinren Bank, Tokyo	Japan	65,193,396,562	0.006289	Y10,366,258,000,000	77,741,067,948	39	
55	Norddeutsche Landesbank Girozentrale, Hannover	Germany	63,657,289,761s	0.590000	DM107,893,711,459	56,780,612,393s	57	+2
56	Rabobank Nederland, Utrecht	Netherlands	63,651,328,000s	0.524000	G121,472,000,000	62,616,528,000s	50	
57	Generale Bank, Brussels	Belgium	63,112,712,400s	0.028100	BF2,246,004,000,000	57,829,442,000s	56	
58	Bank of Yokohama, Ltd.	Japan	62,453,845,272u	0.006289	Y9,930,648,000,000	62,917,505,496u	49	
59	Chuo Trust & Banking Co., Ltd., Tokyo	Japan	62,310,267,402u	0.006289	Y9,907,818,000,000	66,142,311,624u	47	
60	Chase Manhattan Bank NA, New York	United States	61,720,245,000			58,241,477,000	55	
61	Monte dei Paschi di Siena	Italy	61,004,240,481s	0.000789	L77,318,429,000,000	52,400,211,120s	61	
62	Credit Suisse, Zurich	Switzerland	60,704,640,000s	0.648000	SF93,680,000,000	66,549,571,095u	46	
63	Hokkaido Takushoku Bank, Ltd., Sapporo	Japan	56,212,352,378u	0.006289	Y8,938,202,000,000	58,792,542,724u	54	
64	Bank of Montreal	Canada	56,166,594,516s	0.852000	C$65,923,233,000	54,290,812,966	59	
65	Banco di Napoli, Naples	Italy	54,904,186,632	0.000789	L69,587,055,300,000	47,904,300,000u	65	
66	Bank Melli Iran, Tehran	Iran	54,327,924,000	0.014000	Rl3,880,566,000,000	46,008,886,000	67	+1
67	Westpac Banking Corp., Sydney	Australia	51,993,784,800s	0.776000	A$67,002,300,000	41,711,271,310s	76	+9
68	Bank of Nova Scotia, Toronto	Canada	51,907,625,436s	0.852000	C$60,924,443,000	47,920,670,686s	64	
69	Groupe Des Banques Populaires, Paris	France	48,729,746,628	0.173000	FF281,674,836,000	40,632,253,527	77	+8
70	Chiba Bank, Ltd.	Japan	48,686,243,186	0.006289	Y7,741,492,000,000	47,266,598,964	66	
71	Banco di Roma, Rome	Italy	48,523,421,100s	0.000789	L61,499,900,000,000	45,775,458,000s	69	
72	Danske Bank, Copenhagen	Denmark	47,297,269,601s	0.151000	DK313,226,951,000	20,275,393,500s	144	+72
73	Joyo Bank, Ltd., Mito	Japan	46,402,895,958	0.006289	Y7,378,422,000,000	43,788,563,032	72	
74	Hokuriku Bank Ltd., Toyama	Japan	45,201,302,003s	0.006289	Y7,187,359,199,000	45,887,972,516	68	
75	Banco Bilbao Vizcaya, Bilbao	Spain	44,927,287,460u	0.009130	SP4,920,842,000,000	43,784,076,420s	73	
76	Banque Bruxelles Lambert, Brussels	Belgium	44,432,377,108s	0.025400	BF1,749,306,185,349	39,273,150,808s	79	+3
77	Suedwestdeutsche Landesbank, Stuttgart	Germany	44,002,790,000s	0.590000	DM74,581,000,000	38,584,000,000u	80	+3
78	Shizuoka Bank Ltd.	Japan	42,779,614,388u	0.006289	Y6,802,292,000,000	40,125,349,768u	78	
79	Manufacturers Hanover Trust Co., New York	United States	42,736,000,000			42,876,000,000	75	
80	Kredietbank N.V., Brussels	Belgium	42,471,897,000s	0.028500	BF1,490,242,000,000	34,590,057,143s	90	+10
81	Toronto Dominion Bank	Canada	41,903,784,792	0.852000	C$49,182,846,000	37,954,165,230	81	
82	Morgan Guaranty Trust Co., New York	United States	40,953,451,000			45,471,746,000	70	
83	Bank of Seoul	Korea	40,784,107,770s	0.001470	KW27,744,291,000,000	32,023,788,845	98	+15
84	Security Pacific National Bank, Los Angeles	United States	40,597,338,000			36,095,333,000	84	
85	Rafidain Bank, Baghdad	Iraq	39,842,170,300	3.100000	ID12,852,313,000	43,416,230,400	74	
86	Hessische Landesbank-Girozentrale, Frankfurt	Germany	39,789,975,988s	0.590000	DM67,440,637,267	37,080,200,467s	83	
87	Banque Indosuez, Paris	France	38,692,661,000s	0.173000	FF223,657,000,000	31,350,378,593s	99	+12
88	ASLK-CGER Bank, Brussels	Belgium	38,493,341,324s	0.028100	BF1,369,869,798,005	35,322,372,171u	87	
89	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	38,432,190,000u	0.000789	L48,710,000,000,000	52,103,385,000s	62	
90	Royal Bank of Scotland Plc., Edinburgh	United Kingdom	37,592,208,600s	1.619000	P23,219,400,000	31,162,417,000s	100	+10
91	Australia & New Zealand Banking Group, Ltd., Melbourne	Australia	37,589,186,400s	0.776000	A$48,413,900,000	34,063,240,500s	92	+1
92	Banco Central, Madrid	Spain	37,298,259,460s	0.009130	SP4,085,242,000,000	35,091,551,880s	89	
93	Ashikaga Bank, Ltd., Utsunomiya	Japan	37,292,254,351	0.006289	Y5,929,759,000,000	37,831,490,592	82	
94	National Australia Bank, Ltd, Melbourne	Australia	36,829,115,200s	0.776000	A$47,460,200,000	30,662,984,700s	103	+9
95	Banco do Brasil, Brasilia	Brazil	36,516,887,456u	0.112000	BC326,043,638,000	26,151,264,701s	111	+16
96	Wells Fargo Bank NA, San Francisco	United States	36,462,605,000			35,109,059,000	88	
97	PKbanken, Stockholm	Sweden	35,893,501,000s	0.161000	SK222,941,000,000	29,000,471,000s	106	+9
98	Unibank, Copenhagen	Denmark	35,806,026,000	0.151000	DK237,126,000,000			
99	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	35,644,584,536s	0.590000	DM60,414,550,061	33,783,505,786s	93	
100	Standard Chartered Bank, London	United Kingdom	35,554,596,000s	1.610000	P22,083,600,000	34,387,798,400s	91	

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports wherever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total deposits** are funds due depositors, banks (including central banks), and national, state, and local governments. **Note:** Banks that did not provide current data are **excluded** from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989, Sept. 30, 1989, and March 31, 1990. Canadian bank data are for fiscal yearend Oct. 31, 1989, and all Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(c)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(c)**— Consolidated data. **(f)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(o)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— Rank based on revised asset total for 1988. **(‡)**— Restated to reflect changes in consolidation in 1989. **(+)**— The "due to banks" portion of total deposits was estimated by American Banker.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by deposits on Dec. 31, 1989 or nearest fiscal yearend

Rank 12/89			Deposits 12/31/89 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/89 (Nation's Currency)	Deposits 12/31/88 (U.S. Dollars)	Rank 1988	Gain in Rank
101	Banco Santander	Spain	34,789,855,870s	0.009130	SP3,810,499,000,000	20,316,120,300s	143	+42
102	Credit Commercial de France, Paris	France	34,559,789,783s	0.173000	FF199,767,571,000	25,660,112,978s	113	+11
103	Bank of Hiroshima, Ltd.	Japan	34,524,748,456	0.006289	Y5,489,704,000,000	35,479,481,956	85	
104	TSB Bank, Plc., London	United Kingdom	34,505,296,000s	1.613000	P21,392,000,000	23,719,696,000	121†	+17
105	Bank of New York	United States	34,411,451,000			16,665,898,000	167	+62
106	Bank Saderat Iran, Tehran	Iran	33,929,214,345	0.014000	Ri2,423,515,310,377	33,719,901,508	94	
107	Home Savings of America, FA, Irwindale, Calif.	United States	33,100,655,000			29,568,816,000	104	
108	Skandinaviska Enskilda Banken, Stockholm	Sweden	32,626,489,000s	0.161000	SK202,649,000,000	31,162,177,000s	101	
109	Chemical Bank, New York	United States	32,312,000,000			33,298,000,000	95	
110	Bank of Fukuoka, Ltd.	Japan	32,254,432,034	0.006289	Y5,128,706,000,000	32,388,573,500	97	
111	Hachijuni Bank, Ltd., Nagano	Japan	30,872,908,537	0.006289	Y4,909,033,000,000	29,357,376,168	105	
112	Banco di Sicilia, Palermo	Italy	29,887,222,164s	0.000789	L37,879,876,000,000	25,506,624,645s	114	+2
113	Svenska Handelsbanken, Stockholm	Sweden	29,802,227,000s	0.161000	SK185,107,000,000	26,797,037,000s	110	
114	Banco Espanol de Credito, Madrid	Spain	29,181,497,730u	0.009130	SP3,196,221,000,000	23,316,596,100u	124	+10
115	Creditanstalt-Bankverein, Vienna	Austria	28,979,815,200	0.084000	AS344,997,800,000	26,095,072,000	112	
116	Caja de Pensiones para la Vejez, Barcelona	Spain	28,974,456,720s	0.009130	SP3,173,544,000,000	24,520,852,440s	118	+2
117	Taiwan Cooperative Bank, Taipei	Taiwan	28,162,762,650	0.038380	T$733,787,458,320	21,013,145,505	137	+20
118	Commonwealth Banking Corp., Sydney	Australia	28,088,650,800s	0.756000	A$37,154,300,000	24,611,126,000s	117	
119	Bankers Trust Co., New York	United States	27,879,571,000			33,261,373,000	96	
120	Bank of Scotland, Edinburgh	United Kingdom	27,496,143,500s	1.679900	P16,376,500,000	21,645,774,000s	133	+13
121	Hamburgische Landesbank-Girozentrale, Hamburg	Germany	26,730,535,870	0.590000	DM45,305,993,000	23,856,073,920	120	
122	Gunma Bank, Ltd., Maebashi	Japan	26,663,894,663	0.006289	Y4,239,767,000,000	26,969,742,072	109	
123	First National Bank, Chicago	United States	26,403,340,000			27,372,439,000	108	
124	Commonwealth Bank of Australia, Sydney	Australia	25,883,172,000s	0.756000	A$34,237,000,000	23,413,464,400s	122	
125	NCNB Texas National Bank, Dallas	United States	25,623,428,000			20,474,765,000	140	+15
126	Bank Hapoalim, Tel-Aviv	Israel	24,939,824,160s	0.530000	IS47,056,272,000	25,357,400,154s	115	
127	Bank Leumi le-Israel, Tel-Aviv	Israel	24,847,600,980s	0.530000	IS46,882,266,000	24,979,771,914s	116	
128	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	24,711,416,475u	0.590000	DM41,883,756,738	22,160,688,803u	128	
129	Bank of Taiwan, Taipei	Taiwan	24,301,422,033	0.038380	T$633,179,313,000	20,388,750,785	142	+13
130	Banco Hispano-Americano, Madrid	Spain	24,001,993,950u	0.009130	SP2,628,915,000,000	20,922,795,180s	138	+8
131	Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	23,777,000,000s	0.590000	DM40,300,000,000	22,211,433,440s	127	
132	Union Bank of Finland, Ltd., Helsinki	Finland	23,446,604,400s	0.246000	FM95,311,400,000	21,113,496,000s	135	+3
133	National Bank of Greece, Athens	Greece	23,385,165,300u	0.006300	GD3,711,931,000,000	23,262,172,200s	125	
134	Banque Cantonale de Zurich	Switzerland	23,168,946,456	0.648000	SF35,754,547,000	21,026,894,618	136	+2
135	Great Western Bank, FSB, Beverly Hills	United States	23,117,689,000			21,664,188,000	132	
136	Chugoku Bank, Ltd., Okayama	Japan	23,102,068,068	0.006289	Y3,673,412,000,000	23,385,077,504	123	
137	Hyogo Bank, Ltd., Kobe	Japan	23,051,052,833	0.006289	Y3,665,297,000,000	24,101,903,804	119	
138	Swiss Volksbank, Berne	Switzerland	22,894,635,869	0.648000	SF35,331,228,224	21,207,227,320	134	
139	National Bank of Canada, Montreal	Canada	22,702,279,536s	0.852000	C$26,645,868,000	19,892,847,112s	146	+7
140	Allied Irish Banks Plc., Dublin	Ireland	22,530,800,000s	1.580000	IP14,260,000,000	19,122,633,306s	151	+11
141	Yamaguchi Bank, Ltd., Shimonoseki	Japan	22,496,167,976	0.006289	Y3,577,384,000,000	22,803,372,680	126	
142	Banca Popolare di Novara	Italy	22,490,620,947s	0.000789	L28,505,223,000,000	14,958,266,570u	189	+47
143	First National Bank, Boston	United States	22,061,157,000			17,687,897,000	164	+21
144	Juroku Bank, Ltd., Gifu	Japan	21,998,733,330	0.006289	Y3,497,970,000,000	19,035,798,216	153	+9
145	Kansallis-Osake Pankki, Helsinki	Finland	21,362,886,000s	0.246000	FM86,841,000,000	22,015,824,000s	130	
146	National Commercial Bank, Jeddah	Saudi Arabia	21,359,214,082	0.266000	SAR80,297,797,299	19,096,171,265	152	+6
147	First Commercial Bank, Taipei	Taiwan	21,353,446,595	0.038380	T$556,369,114,000	15,076,761,977	187	+40
148	77 Bank, Ltd., Sendai	Japan	21,244,801,721	0.006289	Y3,378,089,000,000	21,986,644,932	131	
149	Hang Seng Bank Ltd., Hong Kong	Hong Kong	20,682,838,400st	0.128000	H$161,662,800,000	15,622,617,600st	175	+26
150	Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna	Austria	20,567,943,643u	0.084000	AS244,856,471,944	11,571,347,266s	241	+91
151	Nippon Trust Bank, Ltd., Tokyo	Japan	20,504,517,242	0.006289	Y3,260,378,000,000	22,088,002,932	129	
152	Nishi-Nippon Bank, Ltd., Fukuoka	Japan	20,355,650,323	0.006289	Y3,236,707,000,000	20,904,133,984	139	
153	Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	19,924,483,878	0.038380	T$510,884,202,000	12,835,260,530	217	+64
154	Banco Exterior de Espana, Madrid	Spain	19,812,465,200s	0.009130	SP2,170,040,000,000	19,491,582,600s	147	
155	Berliner Bank, Berlin	Germany	19,734,328,333s	0.590000	DM33,448,014,124	17,778,753,870s	161	+6
156	Banque Francaise du Commerce Exterieur, Paris	France	19,648,594,024s	0.173000	FF113,575,686,000	18,481,132,503s	156	
157	Oesterreichische Laenderbank, Vienna	Austria	19,386,925,488s	0.084000	AS230,796,732,000	14,592,160,880s	192	+35
158	Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	19,158,957,838s	0.590000	DM32,472,809,895	17,072,169,835s	166	+8
159	Banca Nazionale dell'Agricoltura, Rome	Italy	19,122,232,832u	0.000789	L24,236,036,543,030	17,866,240,997	159	
160	Banca Popolare di Milano, Milan	Italy	19,097,625,072s	0.000789	L24,204,848,000,000	15,128,218,485s	185	+25
161	Bank of Kyoto, Ltd.	Japan	18,824,788,232	0.006289	Y2,993,288,000,000	19,946,098,168	145	
162	Arab Banking Corp., Manama	Bahrain	18,695,000,000s			16,305,000,000s	171	+9
163	Hokkaido Bank, Ltd., Sapporo	Japan	18,685,413,780	0.006289	Y2,971,126,376,173	19,280,559,016	149	
164	Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	18,655,561,686s	0.038380	T$486,075,083,000	11,586,509,820s	238	+74
165	Bank of Ireland, Dublin	Ireland	18,508,594,000s	1.580000	IP11,714,300,000	13,874,689,800s	199	+34
166	Tokyo Sowa Bank, Ltd.	Japan	18,386,759,324	0.006289	Y2,923,478,983,000	19,401,948,360u	148	
167	Nanto Bank, Ltd., Nara	Japan	18,352,628,979	0.006289	Y2,918,211,000,000	18,870,644,657	154	
168	Continental Bank NA, Chicago	United States	18,178,226,000			17,763,339,000	162	
169	Marine Midland Bank NA, Buffalo, N.Y.	United States	18,021,665,000t			16,659,085,000t	168	
170	Banco Popular Espanol, Madrid	Spain	18,003,456,130s	0.009130	SP1,971,901,000,000	15,386,384,160s	181	+11
171	Zentralsparkasse und Kommerzialbank, Vienna	Austria	17,924,760,000u	0.084000	AS213,390,000,000	16,133,200,000u	172	+1
172	Deutsche Bank Luxembourg	Luxembourg	17,879,646,275t	0.028000	LF638,558,795,520	15,404,708,124t	179	+7
173	First Interstate Bank of California, Los Angeles	United States	17,849,795,000			16,613,623,000	170	
174	Bremer Landesbank, Bremen	Germany	17,688,259,000t	0.590000	DM29,980,100,000	15,811,171,600t	174	
175	Iyo Bank, Ltd., Matsuyama	Japan	17,268,348,778	0.006289	Y2,745,802,000,000	17,805,109,380	160	
176	Caisse Centrale des Banques Populaires, Paris	France	17,180,471,467	0.173000	FF99,309,063,624	15,125,735,545t	186	+10
177	Hyakujushi Bank, Ltd., Takamatsu	Japan	17,110,859,640	0.006289	Y2,720,780,000,000	17,903,794,532	158	
178	Shiga Bank, Ltd., Otsu	Japan	17,067,691,944	0.006289	Y2,713,896,000,000	17,921,963,892	157	
179	Land Bank of Taiwan, Taipei	Taiwan	17,057,846,303	0.038380	T$444,446,229,881	12,661,976,200	221	+42
180	Banco di Santo Spirito, Rome	Italy	17,050,155,912sv	0.000789	L21,609,830,052,840	15,966,302,420st	173	
181	Daishi Bank, Ltd., Niigata	Japan	17,004,575,540	0.006289	Y2,703,860,000,000	17,750,688,872	163	
182	Suruga Bank, Ltd., Numazu	Japan	16,359,468,787	0.006289	Y2,601,283,000,000	16,624,746,668	169	
183	Cassa di Risparmio di Roma, Rome	Italy	16,287,764,106u	0.000789	L20,643,554,000,000	13,121,760,420u	210	+27
184	Glendale Federal Bank, FSB, Calif.	United States	15,869,180,000			15,300,883,000	183	
185	Banco Ambrosiano Veneto, Milan[1]	Italy	15,511,214,526s	0.000789	L19,659,334,000,000	13,167,514,305s	209	+24
186	Westfalenbank, Bochum	Germany	15,362,304,231st	0.590000	DM26,037,803,781	13,548,562,864st	204	+18
187	Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	15,223,538,296st	0.524000	G29,052,554,000	12,458,256,840st	223	+36
188	Hamburger Sparkasse, Hamburg	Germany	15,199,265,385	0.590000	DM25,761,466,754	13,848,038,765	200	+12
189	California Federal Bank, FSB, Los Angeles	United States	15,194,340,000			18,787,200,000	155	
190	Mellon Bank NA, Pittsburgh	United States	15,022,808,000			15,603,197,000	176	
191	Bank fuer Arbeit und Wirtschaft, Vienna	Austria	15,017,998,048u	0.084000	AS178,785,691,049	13,081,493,706u	211	+20
192	Caja de Madrid	Spain	14,941,701,500s	0.009130	SP1,636,550,000,000	12,188,728,440s	226	+34
193	Kiyo Bank, Ltd., Wakayama	Japan	14,922,954,274	0.006289	Y2,372,866,000,000	15,447,649,733	178	
194	Christiania Bank og Kreditkasse, Oslo	Norway	14,909,921,200	0.151000	NK98,741,200,000	14,932,936,000s	190	
195	American Express Bank Ltd., New York	United States	14,778,000,000s			13,035,000,000s	213	+18
196	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	14,689,820,000u	0.590000	DM24,898,000,000	13,927,935,280	196	
197	Sparbankernas Bank, Stockholm	Sweden	14,502,880,000s	0.161000	SK90,080,000,000	12,776,266,000s	220	+23
198	Bancomer, Mexico City	Mexico	14,496,027,180u	0.000372	MP38,967,815,000,000	11,718,458,246u	236	+38
199	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	14,339,977,551	0.026100	BF510,319,485,796	11,761,706,730u	235	+36
200	Republic National Bank, New York	United States	14,250,340,000			13,897,318,000	198	

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total deposits** are funds due depositors, banks (including central banks), and national, state, and local governments. **Note:** Banks that did not provide current data are **excluded** from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989, Sept. 30, 1989, and March 31, 1990. Canadian bank data are for fiscal yearend Oct. 31, 1989, and all Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(c)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(c)**— Consolidated data. **(l)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— Rank based on revised asset total for 1988. **(‡)**— Restated to reflect changes in consolidation in 1989. **(1)**— On Dec. 31, 1989, Banca Catolica Veneto merged with Nuevo Banco Ambrosiano, Milan to form Banca Ambrosiano Veneto, Milan. The data for Dec. 31, 1988, are for the for the former Nuevo Banco Ambrosiano.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by deposits on Dec. 31, 1989 or nearest fiscal yearend

Rank 12/89			Deposits 12/31/89 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/89 (Nation's Currency)	Deposits 12/31/88 (U.S. Dollars)	Rank 1988	Gain in Rank
201	Israel Discount Bank, Ltd., Tel-Aviv	Israel	13,918,552,070s	0.530000	IS26,261,419,000	13,908,960,662s	197	
202	Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	13,882,439,224	0.006289	Y2,207,416,000,000	13,615,712,952	203	+1
203	Postipankki, Helsinki	Finland	13,761,018,600s	0.246000	FM55,939,100,000	12,927,024,000s	216	+13
204	Hyakugo Bank, Ltd., Tsu	Japan	13,715,705,256	0.006289	Y2,180,904,000,000	15,388,028,908	180	
205	Suchwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	13,688,927,480	0.590000	DM23,201,572,000	12,108,809,440	228	+23
206	Fukuoka City Bank, Ltd.	Japan	13,654,808,869	0.006289	Y2,171,221,000,000	14,133,089,232	195	
207	American Savings Bank, Irvine, Calif.	United States	13,639,461,000			13,401,466,000	207	
208	Bank of Kinki, Ltd., Osaka	Japan	13,617,200,649	0.006289	Y2,165,241,000,000	15,045,461,392	188	
209	Development Bank of Singapore Ltd.	Singapore	13,602,579,342	0.526000	S$25,860,417,000	7,703,689,194	340	+131
210	Higo Bank, Ltd., Kumamoto	Japan	13,516,821,920	0.006289	Y2,149,280,000,000	13,795,769,808	201	
211	Hokkoku Bank, Ltd., Kanazawa	Japan	13,463,415,732	0.006289	Y2,140,788,000,000	14,435,256,200	193	
212	Hanil Bank Ltd., Seoul	Korea	13,443,924,690s	0.001470	KW9,145,527,000,000	9,714,177,200s	287	+75
213	State Bank Victoria, Melbourne	Australia	13,391,103,600s	0.756000	A$17,713,100,000	11,789,916,588s	234	+21
214	Commercial Bank of Korea Ltd., Seoul	Korea	13,308,052,590s	0.001470	KW9,053,097,000,000	11,116,088,200s	251	+37
215	Banque Internationale a Luxembourg	Luxembourg	13,179,991,496s	0.028000	LF470,713,982,000	10,174,859,469s	274	+59
216	Caixa Geral de Depositos, Lisbon	Portugal	13,124,148,302s	0.006680	PE1,964,892,859,535	11,578,209,417s	239	+23
217	Homefed Bank, FSB, San Diego, Calif.	United States	13,034,251,000			11,558,328,000	242	+25
218	Oesterreichische Postsparkasse, Vienna	Austria	12,974,534,160u	0.084000	AS154,458,740,000	13,381,600,000s	208	
219	Commonwealth Savings Bank of Australia, Sydney	Australia	12,941,888,400t	0.756000	A$17,118,900,000	11,975,581,200t	231	+12
220	Cho Hung Bank Ltd., Seoul	Korea	12,941,802,662s	0.001470	KW8,803,947,389,000	10,991,792,731s	254	+34
221	C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	12,852,077,279s	0.028100	BF457,369,298,169	10,362,893,101	269	+48
222	Societe Nationale de Credit a l'Industrie, Brussels	Belgium	12,845,568,320	0.028100	BF457,137,662,619	13,010,195,474	214	
223	Bank of Nagoya, Ltd.	Japan	12,845,012,073	0.006289	Y2,042,457,000,000	13,526,210,064	205	
224	Societe Generale Alsacienne de Banque, Strasbourg	France	12,748,860,455st	0.173000	FF73,692,835,000	10,604,129,946st	263	+39
225	National Westminster Bank USA, New York	United States	12,740,471,000t			11,389,004,000t	245	+20
226	Bangkok Bank, Ltd.	Thailand	12,717,725,553	0.039000	TB326,095,527,000	10,848,233,651	258	+32
227	Southeast Bank NA, Miami	United States	12,715,951,000			10,287,300,000	271	+44
228	Raiffeisen Zentralbank Oesterreich AG, Vienna	Austria	12,680,720,000s	0.084000	AS151,080,000,000	10,319,483,461u	270	+42
229	San-in Godo Bank, Ltd., Matsue	Japan	12,512,525,221	0.006289	Y1,989,589,000,000	13,053,221,100	212	
230	Korea First Bank, Seoul	Korea	12,472,375,431s	0.001470	KW8,484,609,137,000	11,083,679,795s	252	+22
231	Kofuku Bank, Ltd., Osaka	Japan	12,306,937,811	0.006289	Y1,956,899,000,000	12,933,986,552	215	
232	National Bank of Detroit	United States	12,288,133,000			11,989,495,000	230	
233	Sparkasse der Stadt Berlin West, Berlin	Germany	12,258,623,403	0.590000	DM20,777,327,802	10,801,101,040	259	+26
234	National Bank of Kuwait	Kuwait	12,196,796,629s	3.410000	KD3,576,773,205	11,373,093,728s	246	+12
235	Medium Business Bank of Taiwan, Taipei	Tarwan	12,104,407,638	0.038380	T$315,383,211,000	8,561,904,676	308	+73
236	Tokyo Tomin Bank, Ltd.	Japan	11,965,319,331	0.006289	Y1,902,579,000,000	12,366,156,512	224	
237	First Nationwide Bank, FSB, San Francisco	United States	11,925,000,000			14,787,467,000	191	
238	Dresdner Bank Luxembourg	Luxembourg	11,900,270,105t	0.590000	DM20,169,949,330	10,064,172,075t	277	+39
239	Fukutoku Bank, Ltd., Osaka	Japan	11,840,193,387	0.006289	Y1,882,683,000,000	12,087,902,524	229	
240	Vereins-und Westbank, Hamburg	Germany	11,644,901,167s	0.590000	DM19,737,120,622	10,270,009,253s	272	+32
241	Union Bank, San Francisco	United States	11,637,088,000t			11,911,043,000v	233	
242	Banque Generale du Luxembourg	Luxembourg	11,614,388,584s	0.028000	LF414,799,592,275	9,940,724,600s	281	+39
243	Korea Exchange Bank, Seoul	Korea	11,584,655,460u	0.001470	KW7,880,718,000,000	12,828,279,800s	218	
244	Landesgirokasse, Stuttgart	Germany	11,505,590,000	0.590000	DM19,501,000,000	9,805,991,159	285	+41
245	State Bank of South Australia, Adelaide	Australia	11,467,849,896s	0.789000	A$14,534,664,000	7,954,307,008	331	+86
246	World Savings, FS&LA, Oakland, Calif.	United States	11,457,331,000			10,141,780,000	276	+30
247	Fukui Bank, Ltd.	Japan	11,402,126,803	0.006289	Y1,813,027,000,000	11,962,203,588	232	
248	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	11,344,443,000			10,517,863,000	265	+17
249	Banca Toscana, Florence	Italy	11,310,441,240t	0.000789	L14,335,160,000,000	10,159,192,350t	275	+26
250	Toho Bank, Ltd., Fukushima	Japan	11,270,309,363	0.006289	Y1,792,067,000,000	11,576,983,124	240	
251	Hiroshima-Sogo Bank, Ltd.	Japan	11,135,460,625	0.006289	Y1,770,625,000,000	11,477,487,108	243	
252	Bank of Osaka, Ltd.	Japan	11,117,675,333	0.006289	Y1,767,797,000,000	11,395,282,016	244	
253	Citizens National Bank, Seoul	Korea	11,112,171,000	0.001470	KW7,559,300,000,000	9,021,422,200u	293	+40
254	Norske Creditbank, Oslo	Norway	11,073,887,000s	0.151000	NK73,337,000,000	11,626,784,000s	237	
255	Shikoku Bank, Ltd., Kochi	Japan	11,011,711,972	0.006289	Y1,750,948,000,000	11,362,764,868	247	
256	Credit Industriel et Commercial, Paris (h)	France	10,950,670,083	0.173000	FF63,298,671,000	15,143,394,054s	184	
257	Keiyo Bank, Ltd., Chiba	Japan	10,852,116,019	0.006289	Y1,725,571,000,000	11,244,085,912	248	
258	Musashino Bank, Ltd., Omiya	Japan	10,786,446,902	0.006289	Y1,715,129,098,792	11,243,072,332	249	
259	Kagoshima Bank, Ltd.	Japan	10,768,189,314	0.006289	Y1,712,226,000,000	11,235,556,824	250	
260	Kreditbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	10,754,996,463st	0.028500	LF377,368,296,950	7,123,380,000u	361	+101
261	Banque et Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	10,697,443,735	0.028000	LF382,051,561,948	8,348,506,865	316	+55
262	Genossenschaftliche Zentralbank, Stuttgart	Germany	10,686,065,151	0.590000	DM18,111,974,832	10,428,485,046	260	+4
263	NCNB National Bank of North Carolina, Charlotte	United States	10,585,048,000			11,054,684,000	253	
264	First Union National Bank, Charlotte, N.C.	United States	10,507,659,000			8,784,792,000	301	+37
265	Meritor Savings Bank, Philadelphia	United States	10,503,153,000			12,209,344,000	225	
266	Pittsburgh National Bank	United States	10,263,540,000			10,045,593,000	279	+13
267	Bergen Bank	Norway	10,249,004,200s	0.151000	NK67,874,200,000	10,920,314,400s	257†	
268	Awa Bank, Ltd., Tokushima	Japan	10,248,780,804	0.006289	Y1,629,636,000,000	10,984,414,224	255	
269	Credito Romagnolo, Bologna	Italy	10,246,030,213s	0.000789	L12,986,096,593,850	8,577,608,764u	307	+38
270	Sovran Bank NA, Richmond	United States	10,193,846,000			9,779,420,000	286	+16
271	Otta Bank, Ltd.	Japan	10,117,076,566	0.006289	Y1,608,694,000,000	10,402,011,156	267	
272	Caja de Ahorros y Monte de Piedad de Barcelona	Spain	10,085,947,520	0.009130	SP1,104,704,000,000	7,847,983,080	335	+63
273	Erste Oesterreichische Spar-Casse, Vienna	Austria	10,006,532,130s	0.084000	AS119,125,382,496	9,278,060,193s	291	+18
274	Hokuetsu Bank, Ltd., Nagaoka	Japan	9,973,932,637	0.006289	Y1,585,933,000,000	10,363,247,352	268	
275	Commerzbank International, Luxembourg	Luxembourg	9,921,597,877t	0.590000	DM16,816,267,588	8,936,936,225t	295	+20
276	Standard Bank of South Africa Ltd., Johannesburg	South Africa	9,891,059,357u	0.391000	SR25,296,827,000	N.A.		
277	Aichi Bank, Ltd., Nagoya	Japan	9,889,685,193	0.006289	Y1,572,537,000,000	10,614,757,844	262	
278	Frankfurter Sparkasse, Frankfurt	Germany	9,778,852,612	0.590000	DM16,574,326,461	8,930,981,172	296	+18
279	Banque Worms, Paris	France	9,764,129,342s	0.173000	FF56,440,054,000	8,162,661,514s	322	+43
280	Dime Savings Bank of New York, FSB, Garden City	United States	9,759,151,000			8,652,658,000	304	+24
281	Chiba Kogyo Bank, Ltd.	Japan	9,739,126,533	0.006289	Y1,548,597,000,000	10,006,367,388	280	
282	Yamanashi Chuo Bank, Ltd., Kofu	Japan	9,680,142,002	0.006289	Y1,539,218,000,000	9,937,956,662	282	
283	Seattle-First National Bank	United States	9,660,969,000			8,870,643,000	297	+14
284	NCNB National Bank of Florida, Tampa	United States	9,637,057,000			7,387,750,000	351	+67
285	Bank of New Zealand, Ltd., Wellington	New Zealand	9,497,118,863	0.580400	N$16,363,058,000	9,396,988,174	288	+3
286	Citizens & Southern National Bank, Atlanta	United States	9,458,585,000			8,454,641,000	312	+26
287	Goldome, Buffalo, N.Y.	United States	9,375,653,000			10,529,276,000	264	
288	Gulf International Bank, Manama	Bahrain	9,268,226,600	2.650000	BaD3,497,444,000	8,243,613,840	320	+32
289	Bank Mees & Hope, Amsterdam	Netherlands	9,245,458,096st	0.524000	G17,644,004,000	8,199,550,080st	321	+32
290	Arab Bank Ltd., Amman	Jordan	9,230,390,520s	1.560000	JD5,916,917,000	12,549,684,000s	222	
291	Bank of New England NA, Boston	United States	9,208,787,000			10,904,043,000	257	
292	Riyad Bank Ltd., Jeddah	Saudi Arabia	9,158,569,924u	0.268000	SAR34,430,714,000	8,405,159,880u	314	+22
293	S.G. Warburg & Co., Ltd., London	United Kingdom	9,125,124,000	1.640000	P5,564,100,000	7,267,422,239	357	+64
294	First Bank NA, Minneapolis	United States	9,104,370,000			10,674,583,000	261	
295	Great American Bank, SSB, San Diego, Calif.	United States	9,073,940,000			10,799,471,000	260	
296	Chukyo Bank, Ltd., Nagoya	Japan	9,060,813,860	0.006289	Y1,440,740,000,000	9,856,694,736	284	
297	Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	9,045,224,720s	1.610000	P5,618,152,000	10,175,105,792s	273	
298	Bank of Iwate, Ltd., Morioka	Japan	9,001,508,590	0.006289	Y1,431,310,000,000	9,874,967,064	283	
299	Bank of India, Bombay	India	8,994,917,685	0.058000	InR155,084,787,677	8,394,156,703	315	+16
300	CrossLand Savings FSB, Brooklyn, New York	United States	8,994,087,000			8,791,305,000	300	

Data Sources: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total deposits** are funds due depositors, banks (including central banks) and national, state, and local governments. **Note:** Banks that did not provide current data are **excluded** from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989; Sept. 30, 1989; and March 31, 1990. Canadian bank data are for fiscal yearend Oct. 31, 1989; and all Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(c)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(c)**— Consolidated data. **(f)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(s)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— Rank based on revised asset total for 1988. **(‡)**— Restated to reflect changes in consolidation in 1989.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by deposits on Dec. 31, 1989 or nearest fiscal yearend

Rank 12/89			Deposits 12/31/89 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/89 (Nation's Currency)	Deposits 12/31/88 (U.S. Dollars)	Rank 1988	Gain in Rank
301	**Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo**	Italy	8,962,084,165	0.000789	L11,358,788,548,420	7,498,321,564	350	+49
302	**Coast Savings & Loan Assn., Los Angeles**	United States	8,904,590,000			8,803,298,000	299	
303	**Towa Bank, Ltd., Maebashi**	Japan	8,875,910,971	0.006289	Y1,411,339,000,000	9,313,291,092	290	
304	**First National Bank of South Africa Ltd., Johannesburg**	South Africa	8,786,059,100	0.371000	SR23,682,100,000	10,050,343,200s	278	
305	**Malayan Banking Berhad, Kuala Lumpur**	Malaysia	8,768,671,810s	0.370000	M$23,699,113,000	7,596,214,797s	346	+41
306	**Union Bank of Switzerland (Luxembourg)**	Luxembourg	8,713,440,208v	0.648000	SF13,446,666,987	7,997,383,397v	328	+22
307	**Eighteenth Bank, Ltd., Nagasaki**	Japan	8,678,662,775	0.006289	Y1,379,975,000,000	9,151,643,852	292	
308	**Landesbank Schleswig-Holstein Girozentrale, Kiel**	Germany	8,663,378,870s	0.590000	DM14,683,693,000	17,276,560,000u	165	
309	**Akita Bank, Ltd.**	Japan	8,616,024,335	0.006289	Y1,370,015,000,000	8,851,361,392	298	
310	**First Fidelity Bank NA, Newark, N.J.**	United States	8,615,504,000			7,967,395,000	330	+20
311	**Nedcor Ltd., Johannesburg**	South Africa	8,599,000,900s	0.371000	SR23,177,900,000	5,251,095,000s	461	+150
312	**Cassa di Risparmio di Verona, Vicenza & Belluno, Verona**	Italy	8,553,077,023u	0.000789	L10,840,401,804,090	6,407,302,933	390	+78
313	**Banc One, Texas NA, Dallas**	United States	8,525,136,000			4,033,803,000	567	+254
314	**Gotabanken, Stockholm**	Sweden	8,451,373,000s	0.161000	SK52,493,000,000	7,275,505,000s	356	+42
315	**Connecticut Bank & Trust Co. NA, Hartford**	United States	8,450,053,000			7,509,700,000	349	+34
316	**Skopbank, Helsinki**	Finland	8,441,979,764s	0.246000	FM34,316,990,909	7,685,760,000s	344	+28
317	**Meridian Bank, Reading, Pa.**	United States	8,394,187,000			6,010,077,000	415	+98
318	**Banque Paribas Belgique, Brussels (g)**	Belgium	8,384,983,800s	0.028100	BF298,398,000,000	6,793,692,800st	368	+50
319	**Valley National Bank, Phoenix**	United States	8,370,893,000			8,639,762,000	306	
320	**Daisan Bank, Ltd., Matsuzaka**	Japan	8,338,824,082	0.006289	Y1,325,938,000,000	8,960,324,996	294	
321	**Banque Regionale d'Escompte et de Depots, Vincennes**	France	8,315,636,153s	0.173000	FF48,067,261,000	7,908,526,806u	333	+12
322	**Aomori Bank, Ltd.**	Japan	8,225,785,596	0.006289	Y1,307,964,000,000	8,455,952,572	311	
323	**Stadtsparkasse Koeln, Cologne**	Germany	8,205,442,110	0.590000	DM13,907,529,000	7,702,879,520	341	+18
324	**Connecticut National Bank, Hartford**	United States	8,196,372,000			8,045,283,000	326	+2
325	**Bank Leu, Ltd., Zurich**	Switzerland	8,154,813,456u	0.648000	SF12,584,588,667	8,649,072,270u	305	
326	**Deutsche Siedlungs und Landesrentenbank, Bonn**	Germany	8,122,023,685	0.590000	DM13,766,141,839			
327	**North Pacific Bank, Ltd., Sapporo**	Japan	8,075,566,542	0.006289	Y1,284,078,000,000	9,361,537,500	289	
328	**Baden-Wuerttembergische Bank, Stuttgart**	Germany	8,039,426,501s	0.590000	DM13,626,146,612	6,961,624,471s	364	+36
329	**Senshu Bank, Ltd., Kishiwada**	Japan	8,034,499,372	0.006289	Y1,277,548,000,000	8,061,294,552	325	
330	**Shinwa Bank, Ltd., Sasebo**	Japan	7,991,558,080	0.006289	Y1,270,720,000,000	8,427,189,424	313	
331	**Banco Brasileiro de Descontos, Sao Paulo**	Brazil	7,955,644,480s	0.112000	BC71,032,540,000	7,788,375,716s	337	+6
332	**Empire of America Federal Savings Bank, Buffalo, N.Y.**	United States	7,947,151,000			8,325,671,000	318	
333	**Ehime Bank, Ltd., Matsuyama**	Japan	7,937,856,309	0.006289	Y1,262,181,000,000	8,737,637,716	302	
334	**Nordbanken, Stockholm**	Sweden	7,924,387,800s	0.161000	SK49,219,800,000	5,929,190,200s	419	+85
335	**Overseas-Chinese Banking Corp., Ltd., Singapore**	Singapore	7,905,664,280s	0.526000	S$15,029,780,000	5,469,286,401s	447	+112
336	**Michigan National Bank, Farmington Hills**	United States	7,888,735,000			7,694,746,000	343	+7
337	**Bank of Ikeda, Ltd.**	Japan	7,859,111,740	0.006289	Y1,249,660,000,000	7,786,344,084	339	+2
338	**Columbia Savings & Loan Assn., Beverly Hills**	United States	7,828,652,784			8,089,177,000	324	
339	**Lyonnaise de Banque, Lyon**	France	7,820,119,000s	0.173000	FF45,203,000,000	6,033,094,061st	410	+71
340	**Midlantic National Bank, Newark, N.J.**	United States	7,791,480,000			4,658,275,000	502	+162
341	**Boston Safe Deposit & Trust Co.**	United States	7,782,273,000			15,464,313,000	177	
342	**Korea Development Bank, Seoul**	Korea	7,740,409,950	0.001470	KW5,265,585,000,000	5,685,803,200u	434	+92
343	**Morgan Grenfell & Co. Ltd., London**	United Kingdom	7,724,535,280st	1.610000	P4,797,848,000	5,765,959,696u	429	+86
344	**Banque Cantonale de Berne**	Switzerland	7,649,155,944	0.648000	SF11,804,253,000	7,226,451,925	358	+14
345	**Crestar Bank, Richmond**	United States	7,631,619,000			7,291,354,000	354	+9
346	**Higashi-Nippon Bank, Ltd., Tokyo**	Japan	7,624,664,109	0.006289	Y1,212,381,000,000	7,979,104,476	329	
347	**Coutts & Co., London**	United Kingdom	7,600,771,360st	1.610000	P4,720,976,000	5,776,465,984st	427	+80
348	**United Overseas Bank Ltd., Singapore**	Singapore	7,598,777,996s	0.526000	S$14,446,346,000	5,987,746,773s	416	+68
349	**State Bank of New South Wales, Sydney**	Australia	7,572,348,504s	0.756000	A$10,016,334,000	4,869,926,000s	485	+136
350	**Comerica Bank-Detroit**	United States	7,561,148,000			7,217,355,000	359	+9
351	**Bank of Baroda**	India	7,559,372,000s	0.058000	InR130,334,000,000	7,287,123,831u	355	+4
352	**Bank Bumi Daya, Jakarta**	Indonesia	7,558,217,466	0.000560	IR13,496,816,904,000	3,669,656,930s	602	+250
353	**Industrial Bank of Korea, Seoul**	Korea	7,557,497,660	0.001470	KW5,141,154,871,000	6,210,725,353	395	+42
354	**First Gibraltar Bank, FSB, Dallas**	United States	7,555,575,000			8,484,642,000	310	
355	**Sparekassen Sikuben, Copenhagen**	Denmark	7,428,445,000	0.151000	DK49,195,000,000	6,610,976,300	375	+20
356	**Michinoku Bank, Ltd., Aomori**	Japan	7,338,508,320	0.006289	Y1,166,880,000,000	7,702,662,440	342	
357	**Yamagata Bank, Ltd.**	Japan	7,323,534,211	0.006289	Y1,164,499,000,000	8,039,183,492	327	
358	**Philadelphia National Bank**	United States	7,261,814,000			7,131,118,000	360	+2
359	**Bank of Saga, Ltd.**	Japan	7,243,406,062u	0.006289	Y1,151,758,000,000	7,787,079,868u	338	
360	**Forsta Sparbanken, Stockholm**	Sweden	7,222,604,900	0.161000	SK44,860,900,000	5,417,761,400s	450	+90
361	**Krung Thai Bank Ltd., Bangkok**	Thailand	7,215,366,600	0.039000	TB185,009,400,000	5,975,118,897	418	+57
362	**Banco Portugues do Atlantico, Oporto**	Portugal	7,210,250,149u	0.006680	PE1,079,378,764,867	6,487,031,036u	383	+21
363	**Banco Catalana, Barcelona**	Spain	7,171,003,290tu	0.009130	SP785,433,000,000	6,733,249,740sv	372	+9
364	**Bank of the Ryukyus, Ltd., Naha**	Japan	7,158,215,268	0.006289	Y1,138,212,000,000	8,270,429,892	319	
365	**Nassauische Sparkasse Wiesbaden, Wiesbaden**	Germany	7,156,338,401	0.590000	DM12,129,387,120	6,276,046,319	394	+29
366	**Miyazaki Bank, Ltd.**	Japan	7,121,695,045	0.006289	Y1,132,405,000,000	7,829,507,576	336	
367	**First Union National Bank of Florida, Jacksonville**	United States	7,090,935,000			7,122,471,000	362	
368	**Credit Industriel d'Alsace et de Lorraine, Strasbourg**	France	7,081,582,000s	0.173000	FF40,934,000,000	8,116,383,858s	323	
369	**Ameritrust Co. NA, Cleveland**	United States	7,072,134,000			6,542,938,000	377	+8
370	**Dresdner Bank Berlin AG**	Germany	7,054,299,477tu	0.590000	DM11,956,439,791	6,085,968,000tu	403	+33
371	**Anchor Savings Bank, FSB, Northport, N.Y.**	United States	7,027,918,000			6,734,031,000	371	
372	**Banco de Sabadell**	Spain	7,002,646,090s	0.009130	SP766,993,000,000	5,502,268,800	444	+72
373	**United States National Bank, Portland**	United States	6,994,001,000			6,095,867,000	401	+28
374	**Jyske Bank, Silkeborg**	Denmark	6,986,928,399s	0.151000	DK46,271,049,000	6,533,276,516s	379	+5
375	**Stadtsparkasse Munchen, Munich**	Germany	6,979,131,084	0.590000	DM11,829,035,735	6,186,938,199	396	+21
376	**Manufacturers National Bank, Detroit**	United States	6,946,034,000			6,521,981,000	380	+4
377	**Bank of Hawaii, Honolulu**	United States	6,940,435,000			5,602,067,000	438	+61
378	**Banca Provinciale Lombarda, Bergamo**	Italy	6,934,746,863t	0.000789	L8,789,286,264,714	5,784,152,973t	425	+47
379	**Banco Nacional de Mexico, Mexico City†**	Mexico	6,933,703,924	0.000372	MP18,638,988,043,000	7,610,924,698	345	
380	**Fidelity Bank NA, Philadelphia**	United States	6,919,305,000			6,706,244,000	373	
381	**Banque Cantonale de St. Gallen**	Switzerland	6,892,519,392	0.648000	SF10,636,804,000	6,762,869,785	370	
382	**Harris Trust & Savings Bank, Chicago**	United States	6,864,159,000			6,508,050,000t	382	
383	**Union de Banques Arabes et Francaises, Neuilly (w)**	France	6,813,925,915s	0.173000	FF39,386,866,000	7,568,521,624s	348	
384	**Banca Popolare di Bergamo**	Italy	6,808,646,545u	0.000789	L8,629,463,301,299	5,551,867,766u	440	+56
385	**Banco Intercontinental Espanol, Madrid**	Spain	6,783,726,950	0.009130	SP743,015,000,000	5,485,484,340	446	+61
386	**United World Chinese Commercial Bank, Taipei**	Taiwan	6,773,166,224u	0.036380	T$176,476,451,907			
387	**Luzerner Kantonalbank, Lucerne**	Switzerland	6,737,202,864	0.648000	SF10,396,918,000	6,456,671,200	396	
388	**Kreissparkasse Koeln, Cologne**	Germany	6,712,866,789	0.590000	DM11,377,740,320	6,146,896,783	399	+11
389	**Caja de Ahorros de Cataluna, Barcelona**	Spain	6,703,209,480	0.009130	SP734,196,000,000	5,190,993,360	464	+75
390	**Korea Housing Bank, Seoul**	Korea	6,675,562,433	0.001470	KW4,541,198,934,239	6,871,439,400	395	
391	**Cassa di Risparmio di Firenze, Florence**	Italy	6,662,516,390	0.000789	L8,444,253,980,000	5,805,581,889	420	+29
392	**Maryland National Bank, Baltimore**	United States	6,631,568,000			6,793,502,000	369	
393	**Imperial Savings Assn., San Diego, Calif.**	United States	6,624,900,000			8,329,541,000	317	
394	**Huntington National Bank, Columbus, Ohio**	United States	6,586,863,000			6,066,783,000	409	+15
395	**CIC-Union Europeenne, International & Cie, Paris**	France	6,531,434,215tu	0.173000	F37,753,955,000	7,305,361,710u	353	
396	**Banco Lariano, Como**	Italy	6,520,776,804t	0.000789	L8,264,609,383,466	5,417,490,364t	451	+55
397	**Thai Farmers Bank, Bangkok**	Thailand	6,512,894,420	0.039000	TB166,997,292,818	5,068,827,128	473	+76
398	**Banque Cantonale Vaudoise, Lausanne**	Switzerland	6,503,790,057	0.648000	SF10,036,713,066	6,536,227,717	378	
399	**Banco Atlantico, Barcelona**	Spain	6,461,536,380tu	0.009130	SP707,726,000,000	5,071,607,710st	472	+73
400	**Security Pacific Bank Washington NA, Seattle**	United States	6,439,119,000			5,686,248,000	433	+33

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total deposits** are funds due depositors, banks (including central banks), and national, state, and local governments. **Note:** Banks that did not provide current data are **excluded** from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989; Sept. 30, 1989; and March 31, 1990. Canadian bank data are for fiscal yearend Oct. 31, 1989; and all Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(g)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(c)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank which does not consolidate subsidiary banks in its data. **(†)**— Rank based on revised asset total for 1988. **($)**— Restated to reflect changes in consolidation in 1988. **(*)**— Excludes $5.6 billion in "loans from third parties" which bank classified as time deposits.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by deposits on Dec. 31, 1989 or nearest fiscal yearend

Rank 12/89			Deposits 12/31/89 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/89 (Native's Currency)	Deposits 12/31/88 (U.S. Dollars)	Rank 1988	Gain in Rank
401	Commercial Bank of Greece, Athens	Greece	6,429,452,251u	0.006300	GD1,020,547,976,29M	5,349,791,266u	454	+53
402	Istituto Bancario Italiano, Milan	Italy	6,422,677,788t	0.000789	L8,140,276,030,822	5,833,870,044t	421	+19
403	Tochigi Bank, Ltd., Utsunomiya	Japan	6,419,867,801	0.006289	Y1,020,809,000,000	6,511,876,100	381	
404	United Mizrahi Bank Ltd., Tel-Aviv	Israel	6,418,695,390a	0.530000	IS12,110,746,000	6,559,333,168a	376	
405	Texas Commerce Bank NA, Houston	United States	6,416,672,000			6,453,537,000	387	
406	Hanshin Bank, Ltd., Kobe	Japan	6,361,637,950	0.006289	Y1,011,550,000,000	6,486,649,220	384	
407	Commercial Bank of Kuwait	Kuwait	6,355,326,120	3.410000	KD1,863,732,000	5,781,022,350	426	+19
408	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	6,331,458,148	0.000436	TP14,521,693,000,000	4,614,335,868	507	+99
409	City Savings Bank, FSB, Somerset, N.J.	United States	6,305,261,000			7,365,181,000	352	
410	BFG Luxembourg	Luxembourg	6,297,462,369t	0.590000	DM10,673,665,066	6,064,585,552t	408	
411	Banca d'America e d'Italia, Milan	Italy	6,291,011,706t	0.000789	L7,973,398,867,263	4,092,106,855t	560	+149
412	Society National Bank, Cleveland	United States	6,280,633,000			4,607,396,000	510	+98
413	Cassa di Risparmio di Padova e Rovigo, Padova	Italy	6,264,330,127	0.000789	L7,939,581,910,183	5,440,611,568	449	+36
414	Credit Suisse (Luxembourg)	Luxembourg	6,246,019,508t	0.028000	LF223,072,125,296	5,124,615,191v	470	+56
415	Motherwell District Municipal Bank Ltd.	United Kingdom	6,231,896,680	1.640000	P3,799,937,000			
416	Standard Federal Bank, Troy, Mich.	United States	6,167,305,000			5,272,603,000	458	+42
417	Kyushu Bank, Ltd., Sasebo	Japan	6,142,397,121	0.006289	Y976,689,000,000	6,671,105,764	374	
418	First National Bank, Atlanta	United States	6,139,163,000			6,017,771,000	413	
419	State Street Bank & Trust Co., Boston	United States	6,137,917,000			5,390,469,000	452	+33
420	Fleet National Bank, Providence, R.I.	United States	6,111,457,000			5,539,747,000	442	+22
421	Banca della Svizzera Italiana, Lugano	Switzerland	6,109,843,608s	0.648000	SF9,428,771,000	5,373,219,385s	453	+32
422	First Interstate Bank of Arizona NA, Phoenix	United States	6,105,115,000			5,818,569,000	423	+1
423	West LB International, Luxembourg	Luxembourg	6,077,232,362t	0.590000	LF10,300,393,834	5,279,120,000t	457	+34
424	Bank of Communications, Taipei	Taiwan	6,058,824,256	0.038380	T$157,864,102,542	6,093,106,080	402	
425	Florida National Bank, Jacksonville	United States	6,055,322,000			6,066,205,000	407	
426	Bank of Kansai, Ltd., Osaka	Japan	5,977,348,605	0.006289	Y950,445,000,000	6,073,491,488	406	
427	Biwako Bank, Ltd., Otsu	Japan	5,939,375,623	0.006289	Y944,407,000,000	6,338,607,798	391	
428	Gulf Bank, Kuwait	Kuwait	5,930,849,320	3.410000	KD1,739,252,000	6,026,645,327	411	
429	CenTrust Bank, SSB, Miami	United States	5,922,475,000			6,297,378,000	393	
430	Clydesdale Bank Plc, Glasgow	United Kingdom	5,883,076,868t	1.619000	P3,633,772,000	N.A.		
431	First Interstate Bank of Texas NA, Houston	United States	5,881,038,000			6,073,573,000	405	
432	Farmers Bank of China, Taipei	Taiwan	5,876,285,493	0.039000	T$150,673,967,000	4,066,040,633	565	+133
433	Yorkshire Bank Plc, Leeds	United Kingdom	5,875,331,140st	1.610000	P3,649,274,000	5,119,010,288	471	+38
434	Bank of Tokyo Trust Co., New York	United States	5,805,020,000t			5,497,629,000v	445	+11
435	National Bank of Egypt, Cairo	Egypt	5,795,404,000u	0.386000	EP15,014,000,000	5,283,792,000u	456	+21
436	AmSouth Bank NA, Birmingham, Ala.	United States	5,787,896,000			5,692,601,000	432	
437	Shinhan Bank, Seoul	Korea	5,721,804,417	0.001470	KW3,892,383,957,000	2,751,856,009	751	+314
438	Bank of Okinawa, Ltd., Naha	Japan	5,712,506,237	0.006289	Y908,333,000,000	6,476,641,056	385	
439	Riggs National Bank, Washington, D.C.	United States	5,702,593,000			5,253,756,000	460	+21
440	Provident National Bank, Philadelphia	United States	5,692,972,000			6,432,758,000	389	
441	Gibraltar Savings, FA, Simi Valley, Calif.	United States	5,686,358,000			7,573,847,000	347	
442	Banco Pastor, Coruna	Spain	5,678,467,410	0.009130	SP621,957,000,000	4,652,550,000	504	+62
443	Banque Commerciale pour l'Europe du Nord, Paris	France	5,678,415,326t	0.173000	FF32,823,209,975	6,161,666,882t	398	
444	Norwest Bank Minnesota NA, Minneapolis	United States	5,654,443,000			5,540,745,000	441	
445	AN-HYP N.V., Antwerp	Belgium	5,641,160,378u	0.028100	BF200,753,038,374	4,610,800,193	508	+63
446	Banque Sudameris, Paris	France	5,627,670,105a	0.173000	FF32,529,885,000	4,617,125,123a	505	+59
447	Banco Espirito Santo e Comercial, Lisbon	Portugal	5,610,731,313	0.006680	PE839,929,837,298	5,140,156,500	468	+21
448	Hibernia National Bank, New Orleans, La.	United States	5,604,612,000			4,733,616,000	497	+49
449	N.M. Rothschild & Sons Ltd., London	United Kingdom	5,578,073,935a	1.687000	P3,306,505,000	6,449,552,788	386	
450	Peoples Bank, Bridgeport, Conn.	United States	5,576,085,000			5,065,375,000	474	+24
451	Cassa di Risparmio di Genova e Imperia, Genoa	Italy	5,573,890,500	0.000789	L7,064,500,000,000	5,064,463,134u	475	+24
452	Union Bank of Norway, Oslo	Norway	5,568,964,560a	0.151000	NK36,880,560,000	5,984,557,224	417	
453	Sanwa Bank California, San Francisco	United States	5,564,162,000t			5,137,163,000t	469	+16
454	Ulster Bank Ltd., Belfast	United Kingdom	5,556,037,550st	1.610000	P3,450,965,000	4,006,000,064st	573	+119
455	National City Bank, Cleveland	United States	5,528,397,000			5,512,392,000	443	
456	Caja de Ahorros y Monte de Piedad de Zaragoza	Spain	5,518,108,090	0.009130	SP604,393,000,000	4,780,201,860	493	+37
457	Mie Bank, Ltd., Yokkaichi	Japan	5,516,679,355	0.006289	Y877,195,000,000	6,083,822,100	428	
458	Saudi American Bank, Riyadh	Saudi Arabia	5,515,660,614a	0.266000	SAR20,735,679,000	5,829,088,460	422	
459	Greenwood Trust Co., New Castle, Del.	United States	5,493,442,000			4,291,049,000	534	+75
460	Shawmut Bank NA, Boston	United States	5,451,740,000			5,059,673,000	476	+16
461	Citizens & Southern National Bank, Fort Lauderdale, Fla.	United States	5,447,891,000			4,805,546,000	511	+50
462	Alahli Bank of Kuwait	Kuwait	5,422,568,854	3.410000	KD1,590,196,145	5,865,179,918	436	
463	Stadt-Sparkasse Duesseldorf	Germany	5,407,486,674	0.590000	DM9,165,235,040	4,812,750,652	491	+28
464	Kanto Bank, Ltd., Tsuchiura	Japan	5,367,428,807	0.006289	Y853,463,000,000	5,271,149,068	459	
465	Barnett Bank of South Florida NA, Miami	United States	5,337,370,130			4,865,028,000	487	+22
466	Barclays Bank, Madrid	Spain	5,330,413,550t	0.009130	SP583,835,000,000	2,468,109,420t	810	+344
467	Hill, Samuel Bank, Ltd., London	United Kingdom	5,309,996,000t	1.613000	P3,292,000,000	4,445,760,000t	519†	+52
468	Bank of California NA, San Francisco	United States	5,307,898,000t			4,968,600,000v	486	+18
469	Banque Misr, Cairo	Egypt	5,296,255,820u	0.386000	EP13,720,870,000	4,519,122,624	514	+45
470	Niigata Chuo Bank, Ltd.	Japan	5,228,844,403	0.006289	Y831,427,000,000	5,556,903,548	439	
471	Banco do Estado de Sao Paulo	Brazil	5,215,896,784a	0.112000	BC46,570,507,000	4,610,203,605	509	+38
472	National Bank of Dubai Ltd., Dubai	United Arab Emirates	5,209,692,160	0.272000	UD19,153,280,000	4,962,148,464	480	+8
473	Northern Trust Co., Chicago	United States	5,208,610,000			5,165,804,000	466	
474	Signet Bank/Virginia, Richmond	United States	5,204,778,000			5,040,448,000	477	+3
475	Societe de Banque Suisse (Luxembourg)	Luxembourg	5,201,846,364t	0.028000	BF185,780,227,271	4,321,582,862v	529	+54
476	Samuel Montagu & Co., Ltd., London	United Kingdom	5,176,843,910st	1.610000	P3,215,431,000	5,316,906,736st	455	
477	Hambros Bank Ltd., London	United Kingdom	5,157,800,000u	1.640000	P3,145,000,000	3,822,742,000u	590	+113
478	Shimizu Bank, Ltd.	Japan	5,156,231,609	0.006289	Y819,881,000,000	4,830,774,836	489	+11
479	Taiheiyo Bank, Ltd., Tokyo	Japan	5,153,621,674	0.006289	Y819,466,000,000	5,794,246,444	424	
480	Deutsche Bank Berlin	Germany	5,145,209,460t	0.590000	DM8,720,694,000	4,386,943,308t	523	+43
481	Credit Foncier Vaudois, Lausanne	Switzerland	5,144,650,200	0.648000	SF7,939,275,000	4,823,373,179	490	+9
482	First Interstate Bank of Oregon NA, Portland	United States	5,132,209,000			4,835,390,000	488	+6
483	Thurgauische Kantonalbank, Weinfelden	Switzerland	5,127,926,195u	0.648000	SF7,913,466,350	4,941,689,480	482	
484	Caja de Ahorros de Galicia, Coruna	Spain	5,083,255,320	0.009130	SP556,764,000,000	4,296,477,780	532	+48
485	Boatmen's National Bank, St. Louis, Mo.	United States	5,080,552,000			3,180,418,000	673	+188
486	National Bank of Abu Dhabi	United Arab Emirates	5,044,046,336a	0.272000	UD18,544,288,000	6,084,926,688a	404	
487	Caja de Ahorros de Valencia	Spain	5,006,472,020	0.009130	SP548,354,000,000	4,404,380,480	522	+35
488	International Commercial Bank of China, Taipei	Taiwan	4,983,216,462u	0.038380	T$129,838,886,452	4,615,721,897u	506	+18
489	Banca San Paolo di Brescia	Italy	4,976,948,091a	0.000789	L6,307,919,000,000	4,412,491,695a	519	+30
490	Habib Bank Ltd., Karachi	Pakistan	4,946,421,000a	0.047000	PR105,243,000,000	5,008,729,416a	479	
491	Kagawa Bank, Ltd., Takamatsu	Japan	4,939,682,472	0.006289	Y785,448,000,000	5,459,577,344	448	
492	First Pennsylvania Bank NA, Philadelphia	United States	4,933,350,000			4,756,989,000	495	+3
493	Banco Pinto & Sotto Mayor, Lisbon	Portugal	4,926,500,000a	0.006680	PE737,500,000,000	4,536,644,940	513	+20
494	Banco Popular de Puerto Rico, San Juan	United States	4,926,304,000			4,715,833,000	499	+5
495	Citicorp Savings, FS&LA, San Francisco	United States	4,906,184,000			4,677,832,000	501	+6
496	Osuuspankkien Keskuspankki Oy, Helsinki	Finland	4,901,008,800a	0.248000	FM19,922,800,000	4,377,864,000a	525	+29
497	Banco Itau, Sao Paulo	Brazil	4,877,100,368	0.112000	BC43,545,539,000	4,785,894,197	492	
498	Atlantic Financial Federal, FA, Bala Cynwyd, Pa.	United States	4,876,399,000			4,963,062,000	461	
499	Kita-Nippon Bank, Ltd., Morioka	Japan	4,857,434,930	0.006289	Y772,370,000,000	5,874,576,432	435	
500	Ippa Bank, Antwerp	Belgium	4,856,361,060a	0.028100	BF172,824,237,000	1,845,847,506v	950	+450

Data Sources: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total deposits** are funds due depositors, banks (including central banks), and national, state, and local governments. **Note:** Banks that did not provide current data are excluded from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989, Sept. 30, 1989, and March 31, 1990; Canadian bank data are for fiscal yearend Oct. 31, 1989; and all Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and the rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(a)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commerciel. **(c)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(c)**— Consolidated data. **(f)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— Rank based on revised asset total for 1988. **(‡)**— Restated to reflect changes in consolidation in 1989.

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Banks Ranked After the First 500

With deposits on Dec. 31, 1989

Rank 12/89			12/31/89 Deposits (U.S. Dollars)
501	Oesterreichische Volksbanken, Vienna	Austria	4,848,586,435
502	First City Texas-Houston NA	United States	4,843,074,000
503	Banco Urquijo Union, Madrid	Spain	4,834,764,110
504	Cassa di Risparmio in Bologna	Italy	4,830,219,389
505	DG Bank Luxembourg	Luxembourg	4,814,269,852t
506	Bayerische Vereinsbank International, Luxembourg	Luxembourg	4,813,313,151t
507	Sparkasse in Bremen	Germany	4,808,137,807u
508	Banco del Comercio, Madrid	Spain	4,803,393,430
509	Bank Negara Indonesia 1946, Jakarta	Indonesia	4,771,508,099
510	First Tennessee Bank NA, Memphis	United States	4,764,950,000
511	First National Bank of Maryland, Baltimore	United States	4,759,549,000t
512	MeraBank, FSB, Phoenix, Ariz.	United States	4,746,485,000
513	Bank of East Asia, Ltd., Hong Kong	Hong Kong	4,683,972,864
514	Berliner Commerzbank, Berlin	Germany	4,672,959,768t
515	Beyerische Landesbank International, Luxembourg	Luxembourg	4,671,590,019t
516	South Carolina National Bank, Columbia	United States	4,667,966,000
517	First Alabama Bank, Montgomery	United States	4,656,599,000
518	Howard Savings Bank, Newark, N.J.	United States	4,648,228,000
519	Dai-Ichi Kangyo Bank Nederland, Amsterdam	Netherlands	4,633,055,262t
520	First Florida Bank NA, Tampa	United States	4,631,618,000
521	Bank of Kochi, Ltd.	Japan	4,612,202,802
522	European American Bank, New York	United States	4,607,572,000
523	Hongkong Bank of Canada, Vancouver	Canada	4,593,739,476t
524	Stadtsparkasse Hannover	Germany	4,542,481,407
525	Fokus Bank, Trondheim	Norway	4,492,083,900
526	Banca Popolare di Verona	Italy	4,468,308,195
527	Norddeutsche Landesbank International, Luxembourg	Luxembourg	4,436,298,027t
528	Tokuyo Sogo Bank, Ltd., Sendai	Japan	4,431,122,487
529	Israel Discount Bank of New York	United States	4,404,126,000t
530	Talman Home Federal Savings & Loan Assn., Chicago	United States	4,403,945,000
531	Overseas Union Bank, Ltd., Singapore	Singapore	4,397,928,080s
532	Dollar Dry Dock Bank, White Plains, N.Y.	United States	4,396,064,000
533	Caisse Hypothecaire du Canton de Berne	Switzerland	4,389,747,696
534	Long Island Savings Bank, FSB, Melville, N.Y.	United States	4,388,823,000
535	Siam Commercial Bank Ltd., Bangkok	Thailand	4,379,968,320
536	Franklin Savings Assn., Ottawa, Kan.	United States	4,377,676,000
537	Chevy Chase Savings Bank, FSB, Md.	United States	4,360,201,000
538	Perpetual American Bank, FSB, McLean, Va.	United States	4,353,178,000
539	Gifu Bank, Ltd.	Japan	4,351,428,279
540	First Federal of Michigan, Detroit	United States	4,347,180,000
541	Banque de Neuflize, Schlumberger, Mallet, Paris	France	4,346,020,242
542	Hypobank International, Luxembourg	Luxembourg	4,336,661,013t
543	Bank Dagang Negara, Jakarta	Indonesia	4,333,096,314s
544	Rural & Industries Bank of Western Australia, Perth	Australia	4,327,161,104u
545	Schweizer Verband der Raiffeisenkassen, St. Gallen	Switzerland	4,323,456,000
546	First Hawaiian Bank, Honolulu	United States	4,322,099,000
547	Basellandschaftliche Kantonalbank, Liestal	Switzerland	4,294,292,112
548	Carteret Savings Bank, FA, Morristown, N.J.	United States	4,272,447,000
549	Caja de Ahorros del Mediterraneo, Alicante	Spain	4,262,340,500
550	BancOhio National Bank, Columbus	United States	4,241,084,000
551	American Security Bank NA, Washington, D.C.	United States	4,239,736,000
552	Al Bank Saudi Al Fransi, Jeddah	Saudi Arabia	4,234,454,000
553	Ljubljanska Banka, Ljubljana	Yugoslavia	4,211,600,000s
554	National Westminster Bank NJ, Jersey City	United States	4,209,994,000
555	Burgan Bank, Kuwait	Kuwait	4,194,510,564
556	Western Savings & Loan Assn., Phoenix, Ariz.	United States	4,164,489,000
557	Setouchi Bank, Ltd., Kure	Japan	4,156,903,220
558	Central Fidelity Bank, Richmond	United States	4,142,504,000
559	Taiko Sogo Bank, Ltd., Nagaoka	Japan	4,106,949,595
560	Chase Lincoln First Bank NA, Rochester, N.Y.	United States	4,105,545,000
561	Nanyang Commercial Bank, Ltd., Hong Kong	Hong Kong	4,075,712,256
562	Laurentien Bank of Canada, Montreal	Canada	4,072,744,032
563	Green Point Savings Bank, Brooklyn, New York	United States	4,071,846,000
564	Banque Cantonale des Grisons, Chur	Switzerland	4,069,354,464
565	Norstar Bank of Upstate New York, Albany	United States	4,040,677,000
566	Chemical Bank New Jersey NA, Morristown	United States	4,024,524,000
567	Deutsch-Sudamerikanische Bank, Hamburg	Germany	4,010,330,890t
568	U.S. Bank of Washington NA, Seattle	United States	3,995,400,000
569	Sapporo Bank, Ltd.	Japan	3,993,546,445
570	Citibank (New York State), Perinton	United States	3,958,060,000
571	Bank of Bermuda, Ltd., Hamilton	Bermuda	3,934,616,349s
572	Iberaki Bank, Ltd., Mito	Japan	3,924,625,294
573	Banque Paribas (Luxembourg)	Luxembourg	3,924,417,609t
574	Barclays Bank, Paris	France	3,910,188,039t
575	Southwest Savings Assn., Dallas	United States	3,901,861,000
576	Bank fuer Oberoesterreich und Salzburg, Linz	Austria	3,891,358,800
577	Kreissparkasse Esslingen-Nuertingen, Esslingen	Germany	3,864,210,194
578	Kokumin Bank, Ltd., Tokyo	Japan	3,862,313,862
579	City National Bank, Beverly Hills, Calif.	United States	3,855,866,000
580	First Bank of Toyama, Ltd.	Japan	3,851,830,119
581	Northeast Savings, FA, Hartford, Conn.	United States	3,847,120,000
582	Banque Hypothecaire du Canton de Geneve, Geneva	Switzerland	3,837,702,868
583	First Federal Savings & Loan Assn., Rochester, N.Y.	United States	3,830,525,000
584	Turkiye Is Bankasi, Ankara	Turkey	3,826,524,016u
585	Co-operative Bank Plc., Manchester	United Kingdom	3,818,181,010
586	Skanska Banken, Malmo	Sweden	3,817,164,456
587	Stadtsparkasse Dortmund	Germany	3,801,387,544
588	Tomato Bank, Ltd., Okayama	Japan	3,787,896,145
589	Higo Family Bank, Ltd., Kumamoto	Japan	3,779,179,067
590	Banca Popolare dell'Emilia, Modena	Italy	3,768,133,026
591	Saudi International Bank, London	United Kingdom	3,759,332,290
592	National Bank of Pakistan, Karachi	Pakistan	3,751,681,987s
593	Premier Bank NA, Baton Rouge, La.	United States	3,749,929,000
594	Kumamoto Bank, Ltd.	Japan	3,749,099,304
595	ANZ Banking Group (New Zealand) Ltd., Wellington	New Zealand	3,739,240,640st
596	Branch Banking Trust Co., Wilson, N.C.	United States	3,731,838,000
597	Societe Nancoienne Varin-Bernier, Nancy	France	3,725,041,709
598	Sunbelt Savings, FSB, Dallas	United States	3,718,284,000
599	Citicorp Savings of Illinois, FS&LA, Chicago	United States	3,713,444,000
600	Landessparkasse zu Oldenburg	Germany	3,707,398,900

Rank 12/89			12/31/89 Deposits (U.S. Dollars)
601	Fukushima Bank, Ltd.	Japan	3,695,655,382
602	Credito Commerciale, Milan	Italy	3,688,370,649t
603	UJB/Hackensack, N.J.	United States	3,669,538,000
604	Tokushima Bank, Ltd.	Japan	3,667,247,969
605	INB National Bank, Indianapolis	United States	3,667,168,000
606	Trust Company Bank, Atlanta	United States	3,663,669,000
607	Caja de Ahorros Vizcaino, Bilbao	Spain	3,661,002,180
608	Hanwa Bank, Ltd., Wakayama	Japan	3,657,380,528
609	Union Bank of India, Bombay	India	3,654,621,899u
610	Banco Totta & Acores, Lisbon	Portugal	3,650,538,037
611	Credito Varesino, Varese	Italy	3,647,114,275v
612	Team Bank NA, Fort Worth, Tex.	United States	3,639,776,000
613	Banco San Geminiano e San Prospero, Modena	Italy	3,635,493,389
614	Transohio Savings Bank, Cleveland	United States	3,633,227,000
615	Basler Kantonalbank, Basle	Switzerland	3,632,799,456
616	Bank in Liechtenstein, Vaduz	Liechtenstein	3,631,943,962u
617	Security Pacific Bank Arizona, Phoenix	United States	3,619,887,000
618	Seibiyo Bank Ltd., Tokuyama	Japan	3,596,786,013
619	Kreissparkasse Ludwigsburg	Germany	3,586,846,452
620	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	United States	3,577,783,000
621	Western Federal S&L Assn., Marina del Rey, Calif.	United States	3,562,843,000
622	American National Bank & Trust Co., Chicago	United States	3,554,562,000
623	National Community Bank, Rutherford, N.J.	United States	3,550,851,000
624	First International Bank of Israel, Ltd., Tel-Aviv	Israel	3,548,573,660s
625	Minami-Nippon Bank, Ltd., Kagoshima	Japan	3,545,147,034
626	Pierson, Heldring & Pierson, Amsterdam	Netherlands	3,541,043,184st
627	Moscow Narodny Bank Ltd., London	United Kingdom	3,538,224,550
628	BayBank Middlesex, Burlington, Mass.	United States	3,533,341,000
629	Banque du Luxembourg	Luxembourg	3,526,735,492t
630	Mellon Bank (East) NA, Philadelphia	United States	3,502,200,000
631	Liechtensteinische Landesbank, Vaduz	Liechtenstein	3,494,097,811
632	Ugo Bank, Ltd., Akita	Japan	3,493,986,019
633	Apple Bank For Savings, New York	United States	3,484,459,000
634	Arab National Bank, Riyadh	Saudi Arabia	3,483,646,656s
635	Washington Mutual Savings Bank, Seattle	United States	3,479,335,000
636	Continental Bank, Norristown, Pa.	United States	3,477,584,000
637	Stadtsparkasse Nuernberg	Germany	3,476,933,130
638	FarWest Savings & Loan Assn., Newport Beach, Calif.	United States	3,468,330,000
639	Equitable Bank NA, Baltimore	United States	3,456,719,000
640	Household Bank, FSB, Newport Beach, Calif.	United States	3,454,676,000
641	American Savings Bank, FSB, White Plains, N.Y.	United States	3,451,664,000
642	Sun Bank NA, Orlando, Fla.	United States	3,447,737,000
643	Sparkasse Saarbruecken	Germany	3,444,902,385
644	Banca del Gotterdo, Lugano	Switzerland	3,437,899,948u
645	Banque Nationale de Paris (Luxembourg)	Luxembourg	3,429,236,072t
646	Aargauische Kantonalbank, Aarau	Switzerland	3,400,350,840
647	TDB American Express Bank, Geneva	Switzerland	3,400,000,272t
648	Columbia Savings, FS&LA, Englewood, Colo.	United States	3,389,404,000
649	Cooperative Central Bank Co. Ltd., Basle	Switzerland	3,388,350,954
650	Allied Bank Ltd., Johannesburg	South Africa	3,381,388,400s
651	Sumitomo Bank of California, San Francisco	United States	3,378,390,000t
652	Bank of Kuwait and the Middle East	Kuwait	3,363,334,150
653	Societe Marseillaise de Credit, Marseille	France	3,362,237,181s
654	American Savings & Loan Assn. of Florida, Miami	United States	3,357,691,000
655	National Bank of New Zealand, Ltd., Wellington	New Zealand	3,356,100,000st
656	Caja de Ahorros y Monte de Piedad Municipal de Bilbao	Spain	3,353,832,460
657	Shonai Bank, Ltd., Tsuruoka	Japan	3,352,169,069
658	Ionien and Popular Bank of Greece, Athens	Greece	3,350,951,100v
659	Pusan Bank	Korea	3,349,686,101
660	Banca del Friuli, Udine	Italy	3,342,868,171
661	Banca Popolare Veneta, Padova	Italy	3,341,064,708
662	Stadtsparkasse Duisburg	Germany	3,334,107,226
663	Sovran Bank/Maryland, Bethesda	United States	3,331,760,000
664	Norstar Bank NA, Buffalo, N.Y.	United States	3,329,666,000
665	Fidelity Federal Bank, FSB, Glendale, Calif.	United States	3,327,214,000
666	Sovran Bank/Central South, Nashville, Tenn.	United States	3,323,192,000
667	TCF Bank Savings, FSB, Minneapolis	United States	3,322,514,000
668	Banco Borges & Irmao, Oporto	Portugal	3,305,085,001
669	BNP Espana, Madrid	Spain	3,283,412,770t
670	Zuger Kantonalbank, Zug	Switzerland	3,272,450,544
671	Emigrant Savings Bank, New York	United States	3,269,328,640
672	Allahabad Bank, Calcutta	India	3,267,367,696
673	Banco Nacional Ultramarino, Lisbon	Portugal	3,265,057,080u
674	Bank One Columbus NA, Ohio	United States	3,262,049,000
675	United Bank of Kuwait Ltd., London	United Kingdom	3,257,231,250
676	Deutsche Girozentrale International, Luxembourg	Luxembourg	3,250,178,824v
677	First Union National Bank, Atlanta	United States	3,246,746,000
678	First-Citizens Bank & Trust Co., Raleigh, N.C.	United States	3,239,040,000
679	Credito Bergamasco, Bergamo	Italy	3,236,453,656s
680	Chase Manhattan Bank (USA) NA, Wilmington, Del.	United States	3,213,865,000
681	Benjamin Franklin Federal S&L Assn., Portland, Ore.	United States	3,213,813,000
682	Banque Scalbert DuPont, Lille	France	3,207,535,467
683	Caisse d'Epargne de la Republique et Canton de Geneva	Switzerland	3,204,035,352
684	Industrial Bank of Japan Trust Co., New York	United States	3,199,148,000t
685	Downey Savings & Loan Assn., Newport Beach, Calif.	United States	3,192,465,000
686	Kreissparkasse Boeblingen	Germany	3,188,325,593
687	Citizens & Southern National Bank, Charleston, S.C.	United States	3,184,061,000
688	AmeriFirst Bank, FSB, Miami	United States	3,183,573,000
689	Midlantic National Bank/North, West Paterson, N.J.	United States	3,181,582,000
690	Banco Zaragozano	Spain	3,180,663,750
691	Pacific First Federal Savings Bank, Tacoma, Wash.	United States	3,177,204,000
692	Shokusan Bank, Ltd., Yamagata	Japan	3,170,649,662
693	Banca Agricola Mantovana, Mantova	Italy	3,159,748,177u
694	Casse di Risparmio di Piacenza	Italy	3,158,529,534
695	Central Bank of Kuwait	Kuwait	3,152,204,000
696	Banco Serfin, Mexico City	Mexico	3,146,901,088s
697	Dominion Bank NA, Roanoke, Va.	United States	3,145,300,000
698	Oesterreichische Credit-Institut, Vienna	Austria	3,139,864,413t
699	First American Bank of Virginia, McLean	United States	3,136,873,000
700	First Interstate Bank of Washington NA, Seattle	United States	3,117,392,000

Banks Ranked After the First 500

With deposits on Dec. 31, 1989

Rank 12/89			12/31/89 Deposits (U.S. Dollars)
701	TSB Scotland, Plc., Edinburgh	United Kingdom	3,113,693,262t
702	Lloyds Bank Canada, Toronto	Canada	3,107,659,548
703	First Interstate Bank of Nevada NA, Reno	United States	3,106,743,000
704	Nagano Bank, Ltd., Matsumoto	Japan	3,097,414,257
705	Caja de Ahorros Provincial de Guipuzcoa, San Sebastian	Spain	3,096,384,720
706	Bank One Indianapolis NA	United States	3,091,449,000
707	Mercantile Bank NA, Clayton, Mo.	United States	3,066,659,000
708	Citibank Espana, Madrid	Spain	3,058,650,430t
709	Bank Leumi Trust Co., New York	United States	3,056,650,000t
710	Banque de l'Etat de Fribourg	Switzerland	3,048,001,630
711	Manufacturers & Traders Trust Co., Buffalo, N.Y.	United States	3,023,335,000
712	Banco de Madrid	Spain	3,023,254,274t
713	Sparkasse Bonn	Germany	3,010,866,879u
714	First National Bank, Louisville, Ky.	United States	3,008,809,000
715	Citizens Federal Bank, FSB, Miami	United States	2,989,776,000
716	United Bank, Ltd., Karachi	Pakistan	2,985,279,823u
717	Daito Bank, Ltd., Koriyama	Japan	2,980,721,862
718	Cassa di Risparmio di Parma	Italy	2,976,960,634s
719	Fifth Third Bank, Cincinnati	United States	2,966,153,000
720	Stadtsparkasse Wuppertal, Wuppertal	Germany	2,958,354,424
721	Ishikawa Bank, Ltd., Kanazawa	Japan	2,953,182,331
722	Yamagata Shiawase Bank, Ltd.	Japan	2,953,037,684
723	Kantonalbank Schwyz	Switzerland	2,950,538,400
724	Sparkasse Krefeld	Germany	2,950,270,220
725	Discount Bank & Trust Co., Geneva	Switzerland	2,949,925,332s
726	Chubu Bank, Ltd., Shizuoka	Japan	2,945,937,403
727	Deposit Guaranty National Bank, Jackson, Miss.	United States	2,945,751,000
728	Saudi British Bank, Riyadh	Saudi Arabia	2,943,238,130
729	Bank of Ayudhya, Ltd., Bangkok	Thailand	2,941,695,220
730	Sparkasse Bielefeld	Germany	2,940,425,556
731	Solothurner Kantonalbank, Solothurn	Switzerland	2,936,590,848
732	Central Bank of the South, Birmingham, Ala.	United States	2,933,514,000
733	Deutsche Verkehrs-Kredit Bank, Frankfurt	Germany	2,928,075,618
734	American Express Centurion Bank, Newark	United States	2,918,559,000
735	Sparkasse Bochum	Germany	2,918,310,177
736	Trinkaus & Burkhardt, Duesseldorf	Germany	2,913,718,085
737	Lincoln Savings & Loan Asen., FA, Los Angeles	United States	2,907,620,000
738	San Jacinto Savings Asen., Houston	United States	2,905,465,000
739	Tajima Bank, Ltd., Toyooka	Japan	2,899,279,312
740	Tottori Bank, Ltd.	Japan	2,895,800,247
741	Credit General S.A. de Banque, Brussels	Belgium	2,890,056,900t
742	Banque San Paolo, Paris	France	2,885,502,398t
743	Monte de Piedad y Caja de Ahorros de Ronda	Spain	2,882,925,320
744	Bank South NA, Atlanta	United States	2,876,322,000
745	Hudson City Savings Bank, Paramus, N.J.	United States	2,870,671,981
746	Credit Populaire du Marocco, Casablanca	Morocco	2,868,464,000
747	STS-Bank Ltd., Helsinki	Finland	2,855,287,560
748	British Bank of the Middle East, Hong Kong	Hong Kong	2,848,647,060st
749	Union Trust Co., Stamford, Conn.	United States	2,848,483,000
750	Banca di Roma International SA, Luxembourg	Luxembourg	2,843,077,364t
751	Sparkasse Pforzheim	Germany	2,842,915,000
752	Cassa di Risparmio di Venezia, Venice	Italy	2,836,662,507
753	Society for Savings, Hartford, Conn.	United States	2,831,844,000
754	Home Savings Asen. of Kansas City, FA, Mo.	United States	2,827,758,000
755	Home Owners Federal Savings & Loan Asen., Boston	United States	2,822,396,000
756	Manhattan Savings Bank, New York	United States	2,808,207,000
757	Banque Cantonale du Valais, Sion	Switzerland	2,807,155,440
758	Uniao de Bancos Portugueses, Oporto	Portugal	2,796,561,312
759	Bank of Oman Ltd., Dubai	United Arab Emirate	2,786,784,000s
760	Fuso Bank, Ltd., Tottori	Japan	2,760,443,348
761	Georgia Federal Bank, FSB, Atlanta	United States	2,755,412,000
762	Stadtsparkasse Muenster (Westf)	Germany	2,753,401,676
763	Banca Popolare Commercio e Industria, Milan	Italy	2,751,275,471
764	Citizens First National Bank, Ridgewood, N.J.	United States	2,743,388,000
765	Guaranty Federal Savings Bank, Dallas	United States	2,742,963,000
766	Capitol Federal Savings & Loan Asen., Topeka, Kan.	United States	2,739,936,000
767	Kreissparkasse Goeppingen	Germany	2,735,562,770
768	Shanghai Commercial Bank, Ltd., Hong Kong	Hong Kong	2,726,333,896
769	Ostgota Enskilda Bank, Linkoping	Sweden	2,712,753,400
770	Bright Banc Savings Asen., Dallas	United States	2,707,743,000
771	Barclays Bank of New York NA	United States	2,703,620,000t
772	Central Trust Co. NA, Cincinnati	United States	2,703,551,000
773	Banque Paribas Nederland, Amsterdam (q)	Netherlands	2,690,530,400t
774	Banque Bruxelles Lambert France, Paris	France	2,689,313,631
775	Commercial Federal Savings & Loan Asen., Omaha, Neb.	United States	2,680,267,550
776	Society Bank & Trust, Toledo	United States	2,674,870,000
777	Bank of Baltimore	United States	2,665,597,000
778	Mercantile Credit Co. Ltd., Hampshire	United Kingdom	2,650,543,000t
779	Credit Industriel de l'Ouest, Nantes	France	2,646,010,532t
780	Florida Federal Savings Bank, St. Petersburg	United States	2,643,220,000
781	Banco de Ponce, P.R.	United States	2,637,914,000
782	Citibank (South Dakota) NA, Sioux Falls	United States	2,630,307,000
783	Stadtsparkasse Augsburg	Germany	2,626,999,156
784	Banca del Monte di Bologna e Ravenna, Bologna	Italy	2,625,384,178
785	Sears Savings Bank, Glendale, Calif.	United States	2,624,691,000
786	Qatar National Bank, Doha	Qatar	2,613,412,000
787	Wilmington Trust Co., Del.	United States	2,613,380,000
788	Rochester Community Savings Bank, N.Y.	United States	2,612,964,000
789	San Francisco Federal Savings & Loan Asen.	United States	2,603,975,000
790	United Overseas Bank, Geneva	Switzerland	2,596,530,489s
791	Homestead Savings, FS&LA, Millbrae, Calif.	United States	2,583,236,000
792	First Wisconsin National Bank, Milwaukee	United States	2,576,607,000
793	Bank of N.T. Butterfield & Son, Ltd., Hamilton	Bermuda	2,573,180,625s
794	Trustmark National Bank, Jackson, Miss.	United States	2,571,454,000
795	Williamsburgh Savings Bank, Brooklyn, New York	United States	2,569,642,000
796	Old Kent Bank & Trust Co., Grand Rapids, Mich.	United States	2,568,095,000
797	Banque Nationale de Paris Plc, London	United Kingdom	2,566,478,460t
798	Signet Bank/Maryland, Baltimore	United States	2,565,857,000
799	St. Paul Federal Bank for Savings, Chicago	United States	2,560,900,000
800	Caisse Epargne Bordeaux et de Gironde, Bordeaux	France	2,549,987,475

Rank 12/89			12/31/89 Deposits (U.S. Dollars)
801	Equibank, Pittsburgh	United States	2,530,316,000
802	Imperial Bank, Los Angeles	United States	2,512,238,000
803	Citicorp Investment Bank (Luxembourg)	Luxembourg	2,509,486,460t
804	First Security Bank of Utah NA, Salt Lake City	United States	2,504,707,000
805	Sendai Bank, Ltd.	Japan	2,500,808,[illegible]2
806	Farm & Home Savings Asen., Nevada, Mo.	United States	2,489,071,000
807	United Savings Asen. of Texas, FSB, Houston	United States	2,484,633,000
808	Old Stone Bank, FSB, Providence, R.I.	United States	2,482,619,000
809	Copenhagen Handelsbank International	Luxembourg	2,472,677,879t
810	Banco Guipuzcoano, San Sebastian	Spain	2,429,045,630
811	Hypotheek-en Spaarmeatschappij van Antwerpen, Antwerp	Belgium	2,421,489,400t
812	Bank of Naniwa, Ltd., Osaka	Japan	2,418,862,602
813	Rhode Island Hospital Trust National Bank, Providence	United States	2,417,841,000
814	Fuji Bank & Trust Co., New York	United States	2,414,405,000t
815	Star Bank NA, Cincinnati	United States	2,410,707,000
816	West One Bank, NA, Boise	United States	2,407,595,000
817	Astoria Federal Savings & Loan Asen., Queens, New York	United States	2,406,531,549
818	Citibank Canada, Toronto	Canada	2,406,421,176st
819	Daegu Bank, Ltd., Taegu	Korea	2,405,825,520
820	Albank Alsaudi Alhollandi, Jeddah	Saudi Arabia	2,404,009,846
821	Citytrust, Bridgeport, Conn.	United States	2,400,921,000
822	First of America Bank-Southeast Michigan NA, Detroit	United States	2,392,939,000
823	Stadtsparkasse Aachen	Germany	2,392,544,281
824	First Federal Savings & Loan Asen., Pittsburgh	United States	2,389,187,000
825	NCNB National Bank of South Carolina, Columbia	United States	2,383,450,000
826	SouthTrust Bank of Alabama NA, Birmingham	United States	2,383,206,000
827	Community Federal Savings & Loan Asen., St. Louis, Mo.	United States	2,373,935,000
828	Third Federal Savings & Loan Asen., Cleveland	United States	2,368,876,000
829	Valley Bank of Nevada, Las Vegas	United States	2,367,526,000
830	Valley Federal Savings & Loan Asen., Van Nuys, Calif.	United States	2,361,607,000
831	Puget Sound National Bank, Tacoma, Wash.	United States	2,359,113,000
832	Caja de Ahorros y Monte de Piedad de Salamanca	Spain	2,358,488,990
833	Banco de Fomento, Madrid	Spain	2,345,022,240
834	Amwest Savings Asen., Bryan, Tex.	United States	2,344,522,000
835	Banca dello Stato del Cantone Ticino, Bellinzona	Switzerland	2,342,985,184
836	Landesbank Saar-Girozentrale, Saarbrucken	Germany	2,342,774,950u
837	Banca Popolare Dell'Etruria del Lazio SCaRL, Arezzo	Italy	2,339,023,653
838	Norstar Bank, Melville, N.Y.	United States	2,331,419,000
839	Unibank, Plc., London	United Kingdom	2,327,807,230
840	Morgan Bank (Delaware), Wilmington	United States	2,323,283,000
841	Citibank (Arizona), Phoenix	United States	2,315,606,000
842	First Minnesota Savings Bank, FSB, St. Paul	United States	2,303,802,000
843	Banca Agricola Milanese, Milan	Italy	2,301,373,294t
844	Bank of Boston Connecticut, Waterbury	United States	2,297,777,000
845	Caja de Ahorros de Asturias, Oviedo	Spain	2,296,240,650
846	Kyoto Kyoei Bank, Ltd.	Japan	2,295,793,161
847	Akita Akebono Bank, Ltd.	Japan	2,295,585,624
848	Hamilton Bank, Lancaster, Pa.	United States	2,290,285,000
849	Caja de Ahorros del Penedes, Villafranca del Penedes	Spain	2,285,914,620
850	Frost National Bank, San Antonio, Tex.	United States	2,283,030,000
851	Northeastern Bank of Pennsylvania, Wilkes-Barre	United States	2,283,011,000
852	First National Bank of Commerce, New Orleans, La.	United States	2,277,171,000
853	First American National Bank, Nashville	United States	2,269,813,000
854	Toho Sogo Bank, Ltd., Matsuyama	Japan	2,266,807,160
855	Citibank AG, Frankfurt	Germany	2,265,151,465tu
856	Lincoln Savings Bank, FSB, New York	United States	2,264,983,000
857	Greater New York Savings Bank, New York	United States	2,259,862,000
858	Oak Tree Savings Bank, SSB, New Orleans, La.	United States	2,256,907,000
859	Fortune Savings Bank, Clearwater, Fla.	United States	2,251,711,000
860	Bank Julius Baer & Co., Ltd., Zurich	Switzerland	2,248,828,920
861	Whitney National Bank, New Orleans, La.	United States	2,248,016,000
862	Seamen's Bank for Savings FSB, New York	United States	2,245,416,000
863	Banco Herrero, Oviedo	Spain	2,242,127,140
864	Stadt-und Kreissparkassen Erlangen	Germany	2,242,000,000u
865	Key Bank NA, Albany, N.Y.	United States	2,237,541,000
866	Bostmen's First National Bank, Kansas City, Mo.	United States	2,232,669,000
867	Bank Western, FSB, Denver	United States	2,231,557,000
868	Abu Dhabi Commercial Bank	United Arab Emirate	2,231,488,000
869	Kreissparkasse Herford	Germany	2,230,276,910
870	Landes-Hypothekenbank Tirol, Innsbruck	Austria	2,230,219,010
871	Wakayama Bank, Ltd.	Japan	2,224,708,594
872	Northern Bank Ltd., Belfast	United Kingdom	2,215,941,490st
873	Sparkasse Karlsruhe	Germany	2,215,261,782
874	Exchange National Bank, Chicago	United States	2,203,684,000
875	Tohoku Bank, Ltd., Morioka	Japan	2,190,609,636
876	Banca Popolare di Sondrio	Italy	2,186,347,484
877	Sal. Oppenheim jr. & Cie., Cologne	Germany	2,184,037,116
878	First Fidelity Bank NA/North Jersey, Totowa, N.J.	United States	2,158,066,000
879	Guardian Savings & Loan Asen., Houston	United States	2,154,446,000
880	Akbank Turk, Istanbul	Turkey	2,153,527,288
881	Champion Federal Savings & Loan Asen., Bloomington, Ill.	United States	2,148,635,140
882	Yapi ve Kredi Bankasi, Istanbul	Turkey	2,144,460,350
883	PKbanken International (Luxembourg)	Luxembourg	2,143,960,436t
884	First City Texas-Dallas NA	United States	2,140,872,000
885	Pima Savings & Loan Asen., Tucson, Ariz.	United States	2,128,117,000
886	Barclays de Zoete Wedd Ltd., London	United Kingdom	2,127,718,040st
887	Banco de Andalucia, Seville	Spain	2,126,020,930
888	Caja de Ahorros de Navarra, Pamplona	Spain	2,124,222,320
889	Banco Comercial Transatlantico, Barcelona	Spain	2,121,985,470tu
890	New Jersey National Bank, Pennington	United States	2,121,265,000
891	Caja General de Ahorros y Monte de Piedad de Granada	Spain	2,104,528,910
892	Caja de Ahorros y Monte de Piedad Municipal de Vigo	Spain	2,098,859,180
893	Merchants National Bank & Trust Co., Indianapolis	United States	2,096,313,000
894	Southern National Bank, Lumberton, N.C.	United States	2,090,430,000
895	Christiana Bank Luxembourg	Luxembourg	2,086,520,800t
896	HonFed Bank, FSB, Honolulu	United States	2,081,110,000
897	Sacramento Savings & Loan Asen., Calif.	United States	2,074,869,000
898	Barnett Bank of Central Florida NA, Orlando	United States	2,068,002,000
899	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	United States	2,065,123,000
900	Liberty National Bank & Trust Co., Louisville, Ky.	United States	2,060,445,000

Banks Ranked After the First 500

With deposits on Dec. 31, 1989

Rank 12/89			12/31/89 Deposits (U.S. Dollars)
901	River Bank America, New York	United States	2,059,645,000
902	Credito Emiliano, Reggio Emilia	Italy	2,058,135,293
903	Dollar Bank, FSB, Pittsburgh	United States	2,055,604,000
904	Coral Gables Federal Savings & Loan Assn., Fla.	United States	2,053,107,331
905	F. van Lanschot, Bankiers, 's-Hertogenbosch	Netherlands	2,051,010,408
906	Multibanco Comermex, Chihuahua	Mexico	2,047,752,120
907	Danske Bank International, Luxembourg	Luxembourg	2,047,518,751t
908	Banco de Valencia	Spain	2,046,334,290
909	Handelsbank N.W./Zurich	Switzerland	2,038,448,592st
910	Union Planters National Bank, Memphis	United States	2,035,930,000
911	M.M. Warburg-Brinckmann, Wirtz & Co., Hamburg	Germany	2,028,656,000s
912	United Carolina Bank, Whiteville, N.C.	United States	2,027,757,000
913	Bank Winter & Co., Vienna	Austria	2,026,004,502
914	Midwest Savings Assn., FA, Minneapolis	United States	2,017,683,000
915	First Financial Bank, FSB, Stevens Point, Wis.	United States	2,014,500,000
916	Citizens Federal Savings & Loan Assn., Dayton, Ohio	United States	2,009,469,000
917	Banco Economico, Salvador	Brazil	2,007,657,232
918	Bank One Milwaukee NA, Wis.	United States	1,999,796,000
919	Union National Bank, Pittsburgh	United States	1,999,375,000
920	Third National Bank, Nashville, Tenn.	United States	1,993,183,000
921	First Eastern Bank NA, Wilkes-Barre, Pa.	United States	1,989,748,000
922	Zions First National Bank, Salt Lake City, Utah	United States	1,981,694,000
923	Howa Bank, Ltd., Oita	Japan	1,977,651,518
924	Miyazaki Taiyo Bank, Ltd., Miyazaki	Japan	1,974,236,591
925	Okinawa Kaiho Bank, Ltd., Naha	Japan	1,972,488,249
926	Chikuho Bank, Ltd., Kurume	Japan	1,971,500,876
927	Commerce Bank of St. Louis NA, Clayton, Mo.	United States	1,956,465,000
928	Banco di Chiavari e della Riviera Ligure, Genoa	Italy	1,946,530,644t
929	Key Bank of Central New York, Syracuse	United States	1,944,289,000
930	United States Trust Co., New York	United States	1,941,095,000
931	Bank One Dayton NA, Ohio	United States	1,940,749,000
932	Banco de Santander-Puerto Rico, Hato Rey	United States	1,939,109,000t
933	Sparebanken Vest, Bergen	Norway	1,937,481,000
934	Nordfinanz-Bank Zurich	Switzerland	1,935,511,135lu
935	Cragin Federal Bank for Savings, Chicago	United States	1,922,937,309
936	Great Lakes Bancorp, Ann Arbor, Mich.	United States	1,921,299,000
937	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	United States	1,919,134,000
938	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	United States	1,918,777,000
939	Banca del Monte di Lombardia, Milan	Italy	1,910,942,603
940	Santa Barbara Savings & Loan Assn., Calif.	United States	1,904,548,000
941	National State Bank, Elizabeth, N.J.	United States	1,902,775,000
942	United Bank of Denver NA	United States	1,902,313,000
943	San Antonio Savings Assn., Tex.	United States	1,901,593,000
944	Caja de Ahorros y Monte de Piedad de Baleares, Palma de Mallo	Spain	1,897,907,880
945	Texas Commerce Bank Dallas NA	United States	1,894,148,000
946	Fukuho Bank, Ltd., Fukui	Japan	1,892,548,770
947	Provinsbanken International (Luxembourg)	Luxembourg	1,883,999,509t
948	Wing Lung Bank Ltd., Hong Kong	Hong Kong	1,882,631,424
949	Bank of Maharashtra, Poona	India	1,875,865,000
950	Union Bank of Finland International, Luxembourg	Luxembourg	1,874,378,472t

Rank 12/89			12/31/89 Deposits (U.S. Dollars)
951	Commercial Bank of Ethiopia, Addis Ababa	Ethiopia	1,873,244,869
952	First Virginia Bank, Falls Church	United States	1,871,455,000
953	M & I Marshall & Ilsley Bank, Milwaukee, Wis.	United States	1,863,470,000
954	Bay View Federal Bank, FSB, San Mateo, Calif.	United States	1,855,091,000
955	Banco Nacional, Rio de Janiero	Brazil	1,852,627,952s
956	Caja de Ahorros de Murcia	Spain	1,850,075,810
957	Sun Bank/Miami NA	United States	1,847,080,000
958	Casse di Risparmio di Lucca	Italy	1,842,061,731
959	Banque Cantonale d'Appenzell, Herisau	Switzerland	1,826,790,136
960	Caisse de Gestion Mobiliere, Paris	France	1,826,775,335t
961	First Fidelity Bank NA, Burlington Twp., N.J.	United States	1,825,687,000
962	Salzburger Sparkasse	Austria	1,821,664,404
963	Kreissparkasse Reutlingen	Germany	1,820,321,690
964	Peoples Heritage Savings Bank, Portland, Me.	United States	1,820,263,000
965	Royal Trust Bank (Switzerland), Zurich	Switzerland	1,818,862,394u
966	First Federal Savings Bank, Cleveland	United States	1,799,578,000
967	Sun Bank/South Florida NA, Fort Lauderdale	United States	1,797,627,000
968	Casse di Risparmio della Provincia di Bolzano	Italy	1,796,878,918
969	Banco NatWest March, Madrid	Spain	1,795,350,590t
970	Mercury Savings & Loan Assn., Huntington Beach, Calif.	United States	1,792,124,000
971	BHF-Bank International, Luxembourg	Luxembourg	1,791,559,506t
972	Casse di Risparmi di Prato	Italy	1,791,312,462
973	Uniao de Bancos Brasileiros, Sao Paulo	Brazil	1,790,693,184
974	Casse di Risparmio di Pistoia e Pescia, Pistoia	Italy	1,788,310,896
975	Bluebonnet Savings Bank, FSB, Dallas	United States	1,785,407,000
976	United Jersey Bank Central NA, Princeton, N.J.	United States	1,780,089,000
977	Caja de Ahorros y Monte de Piedad de Leon	Spain	1,779,217,880
978	Albany Savings Bank, FSB, N.Y.	United States	1,776,275,000
979	First Federal Savings & Loan Assn., Greenville, S.C.	United States	1,769,212,090
980	Hongkong Bank of Australia, Melbourne	Australia	1,767,207,723st
981	Security Savings & Loan Assn., Milwaukee, Wis.	United States	1,760,415,363
982	American Federal Bank, FSB, Dallas	United States	1,757,828,000
983	Arab International Bank, Cairo	Egypt	1,754,610,000
984	Bankers Trust GmbH, Frankfurt	Germany	1,747,904,908t
985	Dena Bank, Bombay	India	1,740,527,069
986	Commercial Bank of Syria, Damascus	Syria	1,732,454,298
987	Leader Federal Bank for Savings, Memphis, Tenn.	United States	1,724,972,000
988	Societe Europeenne de Banque, Luxembourg	Luxembourg	1,722,980,920t
989	Shizuoka Sogo Bank, Ltd., Numazu	Japan	1,722,280,384
990	First National Bank, Akron, Ohio	United States	1,716,105,000
991	Commonwealth Federal Savings Assn., Houston	United States	1,709,148,000
992	United Bank & Trust Co., Hartford	United States	1,708,824,000
993	Trust Company of New Jersey, Jersey City	United States	1,704,052,000
994	First National Bank, Toms River, N.J.	United States	1,703,047,000
995	Philippine National Bank, Manila	Philippines	1,700,822,057
996	Society Bank NA, Dayton, Ohio	United States	1,698,668,000
997	Decatur Federal Savings & Loan Assn., Ga.	United States	1,696,255,000
998	Bank of Oklahoma NA, Tulsa	United States	1,697,079,000
999	Boston Five Cents Savings Bank, FSB	United States	1,695,871,000
1000	Southern California Savings, FS&LA, Beverly Hills	United States	1,688,743,000

Top 1000: Largest Deposit Gains

		Deposits 12/31/89	Deposits 12/31/88	Percent Deposit Increase	Deposit Rank
1	Banco Economico, Salvador, Brazil	2,007,657,232	552,416,980	263.4	917
2	Banque Paribas Nederland, Amsterdam	2,690,530,400	790,575,000	240.3	773
3	Ippa Bank, Antwerp, Belgium	4,856,361,060	1,845,847,508	163.1	500
4	Chemical Bk N. Jersey NA, Morristown, USA	4,024,524,000	1,698,163,000	137.0	566
5	Danske Bank, Copenhagen	47,297,269,601	20,275,393,500	133.3	72
6	Team Bank NA, Fort Worth, USA	3,639,776,000	1,591,160,000	128.7	612
7	Barclays Bank, Madrid, Spain	5,330,413,550	2,468,109,420	116.0	466
8	Bank One, Texas, NA, Dallas, USA	8,525,136,000	4,033,803,000	111.3	313
9	Banque Paribas, Luxembourg	3,924,417,808	1,879,680,000	108.8	573
10	Shinhan Bank, Seoul, Korea	5,721,804,417	2,751,856,009	107.9	437
11	Bank of New York, USA	34,411,451,000	16,685,898,000	106.5	105
12	Bank Bumi Daya, Jakarta, Indonesia	7,556,217,466	3,689,656,930	106.0	362
13	Oak Tree Savings Bank, New Orleans, USA	2,256,907,000	1,163,068,000	94.0	858
14	Girozentrale und Bank der O.S., Vienna	20,567,943,643	11,571,347,266	77.7	150
15	Development Bank of Singapore Ltd.	13,602,579,342	7,703,689,194	76.6	209
16	Dai-Ichi Kangyo Bk Nederland, Amsterdam	4,633,055,262	2,624,254,175	76.5	519
17	Banco Santander, Spain	34,789,855,870	20,316,120,300	71.2	101
18	Societe Nancelenne Varin-Bernier, France	3,725,041,708	2,184,200,000	70.5	587
19	Midlantic National Bank, Newark, USA	7,791,480,000	4,658,275,000	67.3	340
20	Nedcor Ltd., South Africa	8,599,000,900	5,251,095,000	63.8	311
21	Deutsche Genossenschaftsbank, Germany	73,906,791,706	45,252,491,087	63.4	49
22	Chang Hwa Commercial Bank, Taiwan	18,655,561,886	11,586,509,820	61.0	184
23	Bank One Milwaukee NA, USA	1,999,796,000	1,246,821,000	60.4	918
24	Boatmen's National Bank, St. Louis, USA	5,080,552,000	3,180,418,000	59.7	485
25	Chase Manhattan Bk (USA) NA, Wilmington	3,213,865,000	2,025,912,000	58.6	680

The Top 1000: Largest Deposit Declines

		Deposits 12/31/89	Deposits 12/31/88	Percent Decline	Deposit Rank
1	Sal. Oppenheim Jr.& Cie, Cologne, Germany	2,184,037,116	6,807,391,931	67.92	877
2	Landesbank S-H Girozentrale, Kiel, Germ.	8,663,378,870	17,276,580,000	49.85	308
3	Boston Safe Deposit & Trust Co., USA	7,782,273,000	15,464,313,000	49.68	341
4	Banco Serfin, Mexico City	3,146,901,068	5,179,327,000	39.24	696
5	Bluebonnet Savings Bank, Dallas, USA	1,785,407,000	2,873,792,000	37.87	975
6	TDB American Express Bank, Switzerland	3,400,000,272	5,231,451,925	35.01	647
7	Sunbelt Savings FSB, Dallas, USA	3,718,284,000	5,712,208,000	34.91	598
8	Lincoln S&L Assn., Los Angeles, USA	2,907,620,000	4,409,061,000	34.05	737
9	Banque Nationale de Paris Plc, London	2,586,478,460	3,727,633,152	31.15	797
10	National Bank of New Zealand, Wellington	3,356,100,000	4,693,598,000	28.50	655
11	Credit Industriel et Commercial, Paris	10,950,670,083	15,143,394,054	27.69	256
12	Arab Bank Ltd., Amman, Jordan	9,230,380,520	12,549,684,000	26.45	290
13	United Svgs. Assn. of Texas, Houston USA	2,484,633,000	3,368,681,000	26.24	907
14	Casse di Risp. della Prov. Lombarde, Milan	38,432,190,000	52,103,386,000	26.24	89
15	Fuji Bank & Trust Co., New York, USA	2,414,405,000	3,232,846,000	25.32	814
16	Gibraltar Savings FA, Simi Valley, USA	5,686,358,000	7,573,847,000	24.92	441
17	Sears Savings Bank, Glendale, USA	2,624,691,000	3,440,297,545	23.71	785
18	United States Trust Co., New York, USA	1,941,095,000	2,495,454,000	22.21	930
19	Northeast Savings FA, Hartford, USA	3,847,120,000	4,906,967,000	21.60	581
20	Imperial Savings Assn., San Diego, USA	6,624,900,000	8,329,541,000	20.47	393
21	Commercial Fed. S&L Assn., Omaha, USA	2,680,267,590	3,367,094,000	20.40	775
22	Union Bank of Finland Int'l, Luxembourg	1,874,378,472	2,341,623,649	19.95	950
23	Multibanco Comermex, Chihuahua, Mexico	2,047,752,120	2,544,500,882	19.52	906
24	First Nationwide Bank, San Francisco, USA	11,925,000,000	14,787,467,000	19.36	237
25	Amvest Savings Assn., Bryan, Tex., USA	2,344,522,000	2,898,309,000	19.09	834

Top 500 Banks by Country

Banks outside the U.S. listed geographically in deposit-size order within nations

Rank 12/89		12/31/89 Deposits (U.S. Dollars)
	Australia	
67	Westpac Banking Corp., Sydney	51,993,784,800s
91	Australia & New Zealand Banking Group, Ltd., Melbourne	37,569,186,400s
94	National Australia Bank, Ltd, Melbourne	36,829,115,200s
118	Commonwealth Banking Corp., Sydney	28,068,650,800s
124	Commonwealth Bank of Australia, Sydney	25,883,172,000s
213	State Bank Victoria, Melbourne	13,391,103,600s
219	Commonwealth Savings Bank of Australia, Sydney	12,941,888,400t
245	State Bank of South Australia, Adelaide	11,467,849,896s
349	State Bank of New South Wales, Sydney	7,572,348,504s
	Austria	
115	Creditanstalt-Bankverein, Vienna	28,979,815,200
150	Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna	20,567,943,643u
157	Oesterreichische Laenderbank, Vienna	19,386,925,488s
171	Zentralsparkasse und Kommerzialbank, Vienna	17,924,760,000u
191	Bank fuer Arbeit und Wirtschaft, Vienna	15,017,998,048u
218	Oesterreichische Postsparkasse, Vienna	12,974,534,160u
228	Raiffeisen Zentralbank Oesterreich AG, Vienna	12,690,720,000s
273	Erste Oesterreichische Spar-Casse, Vienna	10,006,532,130s
	Bahrain	
182	Arab Banking Corp., Manama	18,895,000,000s
288	Gulf International Bank, Manama	9,266,226,600
	Belgium	
57	Generale Bank, Brussels	63,112,712,400s
76	Banque Bruxelles Lambert, Brussels	44,432,377,108s
80	Kredietbank N.V., Brussels	42,471,897,000s
88	ASLK-CGER Bank, Brussels	38,493,341,324s
199	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	14,339,977,551
221	C.O.B.-Caisse d'Epargne Privee, Brussels	12,852,077,279s
222	Societe Nationale de Credit a l'Industrie, Brussels	12,845,568,320
316	Banque Paribas Belgique, Brussels (q)	8,384,983,800s
445	AN-HYP N.V., Antwerp	5,641,160,378u
500	Ippa Bank, Antwerp	4,856,361,060s
	Brazil	
95	Banco do Brasil, Brasilia	36,516,887,456u
331	Banco Brasileiro de Descontos, Sao Paulo	7,955,644,480s
471	Banco do Estado de Sao Paulo	5,215,896,784s
497	Banco Itau, Sao Paulo	4,877,100,368
	Canada	
44	Royal Bank of Canada, Montreal	75,986,706,300s
52	Canadian Imperial Bank of Commerce, Toronto	67,199,362,332s
64	Bank of Montreal	56,166,594,516s
68	Bank of Nova Scotia, Toronto	51,907,625,436s
81	Toronto Dominion Bank	41,903,784,792
139	National Bank of Canada, Montreal	22,702,279,536s
	Denmark	
72	Danske Bank, Copenhagen	47,297,269,601s
98	Unibank, Copenhagen	35,806,026,000
365	Sparekassen Bikuben, Copenhagen	7,428,445,000
374	Jyske Bank, Silkeborg	6,986,928,399s
	Egypt	
435	National Bank of Egypt, Cairo	5,796,404,000u
469	Banque Misr, Cairo	5,296,255,820u
	Finland	
132	Union Bank of Finland, Ltd., Helsinki	23,446,604,400s
145	Kansallis-Osake Pankki, Helsinki	21,362,886,000s
203	Postipankki, Helsinki	13,761,018,800s
316	Skopbank, Helsinki	8,441,979,764s
496	Osuuspankkien Keskuspankki Oy, Helsinki	4,901,006,800s
	France	
7	Banque Nationale de Paris	192,525,991,000s
12	Credit Lyonnais, Paris	176,099,987,000s
14	Credit Agricole Mutuel, Paris	169,711,546,800s
21	Societe Generale, Paris	141,977,467,000s
46	Banque Paribas, Paris (q)	74,909,000,000s
69	Groupe Des Banques Populaires, Paris	48,729,746,528
87	Banque Indosuez, Paris	38,892,661,000s
102	Credit Commercial de France, Paris	34,559,789,783s
156	Banque Francaise du Commerce Exterieur, Paris	19,648,594,024s
176	Caisse Centrale des Banques Populaires, Paris	17,180,471,467
224	Societe Generale Alsacienne de Banque, Strasbourg	12,748,860,455st
256	Credit Industriel et Commercial, Paris (h)	10,950,670,083
279	Banque Worms, Paris	9,764,129,342s
321	Banque Regionale d'Escompte et de Depots, Vincennes	8,315,636,153s
339	Lyonnaise de Banque, Lyon	7,820,119,000s
368	Credit Industriel d'Alsace et de Lorraine, Strasbourg	7,081,582,000s
383	Union de Banques Arabes et Francaises, Neuilly (u)	6,813,925,915s
395	CIC-Union Europeenne, International & Cie, Paris	6,531,434,215tu
443	Banque Commerciale pour l'Europe du Nord, Paris	5,678,415,326t
446	Banque Sudameris, Paris	5,627,670,105s
	Germany	
9	Deutsche Bank, Frankfurt	184,378,642,070s
23	Dresdner Bank, Frankfurt	135,670,067,545s
28	Commerzbank, Frankfurt	106,668,460,000s
32	Westdeutsche Landesbank Girozentrale, Duesseldorf	96,532,850,000s
33	Bayerische Vereinsbank, Munich	95,993,000,000s

Rank 12/89		12/31/89 Deposits (U.S. Dollars)
	Germany (continued)	
38	Bayerische Hypotheken-und Wechsel-Bank, Munich	83,191,003,340s
43	Bayerische Landesbank Girozentrale, Munich	76,595,775,910s
49	Deutsche Genossenschaftsbank, Frankfurt	73,936,791,706s
55	Norddeutsche Landesbank Girozentrale, Hannover	63,657,289,761s
77	Sudwestdeutsche Landesbank, Stuttgart	44,002,790,000s
86	Hesse'sche Landesbank-Girozentrale, Frankfurt	39,789,975,988s
89	Bank fuer Gemeinwirtschaft, Frankfurt	35,644,584,536s
121	Hamburgische Landesbank-Girozentrale, Hamburg	26,730,535,870
128	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	24,711,416,475u
131	Landesbank Rheinland-Pfalz Girozentrale, Mainz	23,777,000,000s
155	Berliner Bank, Berlin	19,734,328,333s
158	Berliner Handels und-Frankfurter Bank, Frankfurt	19,158,957,838s
174	Bremer Landesbank, Bremen	17,686,259,000t
186	Westfalenbank, Bochum	15,362,304,231st
188	Hamburger Sparkasse, Hamburg	15,199,265,395
196	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	14,589,820,000u
205	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	13,686,927,480
233	Sparkasse der Stadt Berlin West, Berlin	12,256,623,403
240	Vereins-und Westbank, Hamburg	11,644,901,167s
244	Landesgirokasse, Stuttgart	11,505,590,000
262	Genossenschaftliche Zentralbank, Stuttgart	10,686,065,151
276	Frankfurter Sparkasse, Frankfurt	9,778,852,612
308	Landesbank Schleswig-Holstein Girozentrale, Kiel	8,663,378,870s
323	Stadtsparkasse Koeln, Cologne	8,205,442,110
326	Deutsche Siedlungs und Landesrentenbank, Bonn	8,122,023,685
328	Baden-Wuerttembergische Bank, Stuttgart	8,039,426,501s
365	Nassauische Sparkasse Wiesbaden, Wiesbaden	7,156,336,401
370	Dresdner Bank Berlin AG	7,054,299,477tu
375	Stadtsparkasse Munchen, Munich	6,979,131,084
388	Kreissparkasse Koeln, Cologne	6,712,866,789
463	Stadt-Sparkasse Duesseldorf	5,407,488,674
480	Deutsche Bank Berlin	5,145,209,460t
	Greece	
133	National Bank of Greece, Athens	23,385,165,300u
401	Commercial Bank of Greece, Athens	6,429,452,251u
	Hong Kong	
28	HongKong and Shanghai Banking Corp., Hong Kong	118,504,960,000s
149	Hang Seng Bank Ltd., Hong Kong	20,692,838,400st
	India	
299	Bank of India, Bombay	8,994,917,685
351	Bank of Baroda	7,559,372,000s
	Indonesia	
362	Bank Bumi Daya, Jakarta	7,558,217,466
	Iran	
66	Bank Melli Iran, Tehran	54,327,924,000
106	Bank Saderat Iran, Tehran	33,929,214,345
	Iraq	
85	Rafidain Bank, Baghdad	39,842,170,300
	Ireland	
140	Allied Irish Banks Plc., Dublin	22,530,800,000s
165	Bank of Ireland, Dublin	18,508,594,000s
	Israel	
126	Bank Hapoalim, Tel-Aviv	24,939,824,160s
127	Bank Leumi le-Israel, Tel-Aviv	24,847,600,980s
201	Israel Discount Bank, Ltd., Tel-Aviv	13,918,552,070s
404	United Mizrahi Bank Ltd., Tel-Aviv	6,418,695,380s
	Italy	
36	Banca Nazionale del Lavoro, Rome	84,811,188,000s
39	Istituto Bancario San Paolo di Torino, Turin	79,614,718,017s
41	Banca Commerciale Italiana, Milan	77,865,384,300s
53	Credito Italiano, Milan	65,740,584,600s
61	Monte dei Paschi di Siena	61,004,240,481s
65	Banco di Napoli, Naples	54,904,186,632
71	Banco di Roma, Rome	48,523,421,100s
89	Cassa di Risparmio delle Provincie Lombarde, Milan	38,432,190,000u
112	Banco di Sicilia, Palermo	29,887,222,164s
142	Banca Popolare di Novara	22,490,820,947s
159	Banca Nazionale dell'Agricoltura, Rome	19,122,232,832u
160	Banca Popolare di Milano, Milan	19,097,625,072s
180	Banco di Santo Spirito, Rome	17,050,155,912sv
183	Cassa di Risparmio di Roma, Rome	16,287,764,106u
185	Banco Ambrosiano Veneto, Milan	15,511,214,526s
249	Banca Toscana, Florence	11,310,441,240t
269	Credito Romagnolo, Bologna	10,246,030,213s
301	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	8,962,084,185
312	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	8,553,077,023u
378	Banca Provinciale Lombarda, Bergamo	6,934,746,863t
384	Banca Popolare di Bergamo	6,808,646,545u
391	Cassa di Risparmio di Firenze, Florence	6,662,516,390
398	Banco Lariano, Como	6,520,776,804t
402	Istituto Bancario Italiano, Milan	6,422,677,786t
411	Banca d'America e d'Italia, Milan	6,291,011,706t
413	Cassa di Risparmio di Padova e Rovigo, Padova	6,264,330,127
461	Cassa di Risparmio di Genova e Imperia, Genoa	5,573,890,500
489	Banca San Paolo di Brescia	4,976,948,091s

Top 500 Banks by Country

Banks outside the U.S. listed geographically in deposit-size order within nations

Rank 12/89		12/31/89 Deposits (U.S. Dollars)
	Japan	
1	Dai-ichi Kangyo Bank Ltd., Tokyo	314,780,128,477s
2	Sumitomo Bank Ltd., Osaka	288,242,189,906s
3	Mitsubishi Bank Ltd., Tokyo	278,806,752,894s
4	Fuji Bank, Ltd., Tokyo	278,642,534,526s
5	Sanwa Bank Ltd., Osaka	275,972,495,553s
6	Industrial Bank of Japan, Ltd., Tokyo	213,287,598,710s
8	Mitsubishi Trust & Banking Corp., Tokyo	192,294,268,943u
10	Tokai Bank Ltd., Nagoya	179,030,994,347s
11	Norinchukin Bank, Tokyo	176,329,604,709
13	Sumitomo Trust & Banking Co., Ltd., Osaka	171,664,091,192u
17	Mitsui Trust & Banking Co., Ltd., Tokyo	159,219,084,675u
18	Mitsui Bank, Ltd., Tokyo	157,894,948,303s
19	Bank of Tokyo, Ltd.	152,933,845,497s
20	Long-Term Credit Bank of Japan Ltd., Tokyo	148,398,357,055u
22	Taiyo Kobe Bank, Ltd., Kobe	136,538,177,226u
24	Yasuda Trust & Banking Co. Ltd., Tokyo	135,105,775,719s
25	Daiwa Bank, Ltd., Osaka	131,680,308,355u
30	Toyo Trust & Banking Co. Ltd., Tokyo	100,172,770,539u
34	Nippon Credit Bank, Ltd., Tokyo	88,179,792,186s
40	Kyowa Bank, Ltd., Tokyo	78,919,006,993s
42	Saitama Bank Ltd., Urawa	77,003,434,194s
47	Shoko Chukin Bank, Tokyo	74,764,053,363
54	Zenshinren Bank, Tokyo	65,193,396,562
58	Bank of Yokohama, Ltd.	62,453,845,272u
59	Chuo Trust & Banking Co., Ltd., Tokyo	62,310,267,402u
63	Hokkaido Takushoku Bank, Ltd., Sapporo	56,212,352,378u
70	Chiba Bank, Ltd.	48,686,243,188
73	Joyo Bank, Ltd., Mito	46,402,895,958
74	Hokuriku Bank Ltd., Toyama	45,201,302,003s
78	Shizuoka Bank Ltd.	42,779,614,388u
93	Ashikaga Bank, Ltd., Utsunomiya	37,292,254,351
103	Bank of Hiroshima, Ltd.	34,524,748,456
110	Bank of Fukuoka, Ltd.	32,254,432,034
111	Hachijuni Bank, Ltd., Nagano	30,872,908,537
122	Gunma Bank, Ltd., Maebashi	26,663,894,563
136	Chugoku Bank, Ltd., Okayama	23,102,086,068
137	Hyogo Bank, Ltd., Kobe	23,051,052,833
141	Yamaguchi Bank, Ltd., Shimonoseki	22,498,167,976
144	Juroku Bank, Ltd., Gifu	21,998,733,330
148	77 Bank, Ltd., Sendai	21,244,801,721
151	Nippon Trust Bank, Ltd., Tokyo	20,504,517,242
152	Nishi-Nippon Bank, Ltd., Fukuoka	20,355,650,323
161	Bank of Kyoto, Ltd.	18,824,788,232
163	Hokkaido Bank, Ltd., Sapporo	18,685,413,780
166	Tokyo Sowa Bank, Ltd.	18,385,759,324
167	Nanto Bank, Ltd., Nara	18,352,628,979
175	Iyo Bank, Ltd., Matsuyama	17,268,348,778
177	Hyakujushi Bank, Ltd., Takamatsu	17,110,859,640
178	Shiga Bank, Ltd., Otsu	17,067,691,944
181	Daishi Bank, Ltd., Niigata	17,004,575,540
182	Suruga Bank, Ltd., Numazu	16,359,468,787
193	Kiyo Bank, Ltd., Wakayama	14,922,954,274
202	Ogaki-Kyoritsu Bank, Ltd., Ogaki	13,882,439,224
204	Hyakugo Bank, Ltd., Tsu	13,715,705,256
206	Fukuoka City Bank, Ltd.	13,654,808,869
208	Bank of Kinki, Ltd., Osaka	13,617,200,649
210	Higo Bank, Ltd., Kumamoto	13,516,821,920
211	Hokkoku Bank, Ltd., Kanazawa	13,463,415,732
223	Bank of Nagoya, Ltd.	12,845,012,073
229	San-in Godo Bank, Ltd., Matsue	12,512,525,221
231	Kofuku Bank, Ltd., Osaka	12,306,937,811
236	Tokyo Tomin Bank, Ltd.	11,965,319,331
239	Fukutoku Bank, Ltd., Osaka	11,840,193,387
247	Fukui Bank, Ltd.	11,402,126,803
250	Toho Bank, Ltd., Fukushima	11,270,309,363
251	Hiroshima-Sogo Bank, Ltd.	11,135,460,625
252	Bank of Osaka, Ltd.	11,117,675,333
256	Shikoku Bank, Ltd., Kochi	11,011,711,972
257	Keiyo Bank, Ltd., Chiba	10,852,116,019
258	Musashino Bank, Ltd., Omiya	10,786,446,902
259	Kagoshima Bank, Ltd.	10,768,189,314
268	Awa Bank, Ltd., Tokushima	10,248,780,804
271	Oita Bank, Ltd.	10,117,076,566
274	Hokuetsu Bank, Ltd., Nagaoka	9,973,932,637
277	Aichi Bank, Ltd., Nagoya	9,889,685,193
281	Chiba Kogyo Bank, Ltd.	9,739,126,533
282	Yamanashi Chuo Bank, Ltd., Kofu	9,680,142,002
296	Chukyo Bank, Ltd., Nagoya	9,060,813,860
298	Bank of Iwate, Ltd., Morioka	9,001,508,590
303	Towa Bank, Ltd., Maebashi	8,875,910,971
307	Eighteenth Bank, Ltd., Nagasaki	8,678,662,775
309	Akita Bank, Ltd.	8,616,024,335
320	Daisan Bank, Ltd., Matsuzaka	8,338,824,082
322	Aomori Bank, Ltd.	8,225,785,596
327	North Pacific Bank, Ltd., Sapporo	8,075,566,542
329	Senshu Bank, Ltd., Kishiwada	8,034,499,372
330	Shinwa Bank, Ltd., Sasebo	7,991,558,080
333	Ehime Bank, Ltd., Matsuyama	7,937,856,309
337	Bank of Ikeda, Ltd.	7,859,111,740

Rank 12/89		12/31/89 Deposits (U.S. Dollars)
	Japan (continued)	
346	Higashi-Nippon Bank, Ltd., Tokyo	7,624,664,109
356	Michinoku Bank, Ltd., Aomori	7,338,508,320
357	Yamagata Bank, Ltd.	7,323,534,211
359	Bank of Saga, Ltd.	7,243,406,062u
364	Bank of the Ryukyus, Ltd., Naha	7,158,215,268
365	Miyazaki Bank, Ltd.	7,121,695,045
403	Tochigi Bank, Ltd., Utsunomiya	6,419,867,801
406	Hanshin Bank, Ltd., Kobe	6,361,637,950
417	Kyushu Bank, Ltd., Sasebo	6,142,397,121
426	Bank of Kansai, Ltd., Osaka	5,977,348,605
427	Biwako Bank, Ltd., Otsu	5,939,375,623
438	Bank of Okinawa, Ltd., Naha	5,712,506,237
457	Mie Bank, Ltd., Yokkaichi	5,516,679,355
464	Kanto Bank, Ltd., Tsuchiura	5,367,428,807
470	Niigata Chuo Bank, Ltd.	5,228,844,403
478	Shimizu Bank, Ltd.	5,156,231,609
479	Taiheiyo Bank, Ltd., Tokyo	5,153,621,674
491	Kagawa Bank, Ltd., Takamatsu	4,939,682,472
499	Kita-Nippon Bank, Ltd., Morioka	4,857,434,930
	Jordan	
290	Arab Bank Ltd., Amman	9,230,390,520s
	Korea	
83	Bank of Seoul	40,784,107,770s
212	Hanil Bank Ltd., Seoul	13,443,924,680s
214	Commercial Bank of Korea Ltd., Seoul	13,308,052,590s
220	Cho Hung Bank Ltd., Seoul	12,941,802,662s
230	Korea First Bank, Seoul	12,472,375,431s
243	Korea Exchange Bank, Seoul	11,584,655,460u
253	Citizens National Bank, Seoul	11,112,171,000
342	Korea Development Bank, Seoul	7,740,409,950
353	Industrial Bank of Korea, Seoul	7,557,497,660
390	Korea Housing Bank, Seoul	6,675,562,433
437	Shinhan Bank, Seoul	5,721,804,417
	Kuwait	
234	National Bank of Kuwait	12,196,796,629s
407	Commercial Bank of Kuwait	6,355,326,120
428	Gulf Bank, Kuwait	5,930,849,320
462	Alahli Bank of Kuwait	5,422,568,854
	Luxembourg	
172	Deutsche Bank Luxembourg	17,879,646,275t
215	Banque Internationale a Luxembourg	13,179,991,496s
238	Dresdner Bank Luxembourg	11,900,270,105t
242	Banque Generale du Luxembourg	11,614,388,584s
260	Kredietbank S.A. Luxembourgeoise, Luxembourg	10,754,996,463st
261	Banque et Caisse d'Epargne de l'Etat, Luxembourg	10,697,443,735
275	Commerzbank International, Luxembourg	9,921,597,877t
306	Union Bank of Switzerland (Luxembourg)	8,713,440,208v
410	BFG Luxembourg	6,297,462,389t
414	Credit Suisse (Luxembourg)	6,246,019,508t
423	West LB Internationel, Luxembourg	6,077,232,362t
475	Societe de Banque Suisse (Luxembourg)	5,201,846,364t
	Malaysia	
305	Malayan Banking Berhad, Kuala Lumpur	8,768,671,810s
	Mexico	
198	Bancomer, Mexico City	14,496,027,180u
379	Banco Nacional de Mexico, Mexico City	6,933,703,924
	Netherlands	
45	Amsterdam-Rotterdam Bank, Amsterdam	75,751,012,000s
48	NMB Postbank Group, N.V., Amsterdam	74,656,900,000s
51	Algemene Bank Nederland, Amsterdam	72,897,832,000s
56	Rabobank Nederland, Utrecht	63,651,328,000s
187	Credit Lyonnais Bank Nederland, Rotterdam	15,223,538,296st
269	Bank Mees & Hope, Amsterdam	9,245,458,096st
	New Zealand	
285	Bank of New Zealand, Ltd., Wellington	9,497,118,863
	Norway	
194	Christiania Bank og Kreditkasse, Oslo	14,909,921,200
254	Norske Creditbank, Oslo	11,073,887,000s
267	Bergen Bank	10,249,004,200s
452	Union Bank of Norway, Oslo	5,568,964,560s
	Pakistan	
490	Habib Bank Ltd., Karachi	4,946,421,000s
	Portugal	
216	Caixa Geral de Depositos, Lisbon	13,124,148,302s
362	Banco Portugues do Atlantico, Oporto	7,210,250,149u
447	Banco Espirito Santo e Comercial, Lisbon	5,610,731,313
483	Banco Pinto & Sotto Mayor, Lisbon	4,926,500,000s

Top 500 Banks by Country

Banks outside the U.S. listed geographically in deposit-size order within nations

Rank 12/89		12/31/89 Deposits (U.S. Dollars)
	Saudi Arabia	
146	National Commercial Bank, Jeddah	21,359,214,082
292	Riyad Bank Ltd., Jeddah	9,158,569,924u
458	Saudi American Bank, Riyadh	5,515,690,614s
	Singapore	
209	Development Bank of Singapore Ltd.	13,602,579,342
335	Oversea-Chinese Banking Corp., Ltd., Singapore	7,905,664,280s
348	United Overseas Bank Ltd., Singapore	7,598,777,996s
	South Africa	
276	Standard Bank of South Africa Ltd., Johannesburg	9,891,059,357u
304	First National Bank of South Africa Ltd., Johannesburg	8,786,059,100
311	Nedcor Ltd., Johannesburg	8,599,000,900s
	Spain	
75	Banco Bilbao Vizcaya, Bilbao	44,927,287,460u
92	Banco Central, Madrid	37,298,259,460s
101	Banco Santander	34,789,855,870s
114	Banco Espanol de Credito, Madrid	29,181,497,730u
116	Caja de Pensiones para la Vejez, Barcelona	28,974,456,720s
130	Banco Hispano-Americano, Madrid	24,001,993,950u
154	Banco Exterior de Espana, Madrid	19,812,465,200s
170	Banco Popular Espanol, Madrid	18,003,456,130s
192	Caja de Madrid	14,941,701,500s
272	Caja de Ahorros y Monte de Piedad de Barcelona	10,085,947,520
363	Banca Catalana, Barcelona	7,171,003,290tu
372	Banco de Sabadell	7,002,646,090s
385	Banco Intercontinental Espanol, Madrid	6,783,726,950
389	Caja de Ahorros de Cataluna, Barcelona	6,703,209,480
399	Banco Atlantico, Barcelona	6,461,538,380tu
442	Banco Pastor, Coruna	5,678,467,410
456	Caja de Ahorros y Monte de Piedad de Zaragoza	5,518,108,090
466	Barclays Bank, Madrid	5,330,413,550t
484	Caja de Ahorros de Galicia, Coruna	5,083,255,320
487	Caja de Ahorros de Valencia	5,006,472,020
	Sweden	
97	PKbanken, Stockholm	35,893,501,000s
108	Skandinaviska Enskilda Banken, Stockholm	32,626,489,000s
113	Svenska Handelsbanken, Stockholm	29,802,227,000s
197	Sparbankernas Bank, Stockholm	14,502,880,000s
314	Gotabanken, Stockholm	8,451,373,000s
334	Nordbanken, Stockholm	7,924,387,800s
360	Forsta Sparbanken, Stockholm	7,222,604,900
	Switzerland	
29	Swiss Bank Corp., Basle	100,865,736,000s
31	Union Bank of Switzerland, Zurich	96,977,909,016u
62	Credit Suisse, Zurich	60,704,640,000s
134	Banque Cantonale de Zurich	23,168,946,456
138	Swiss Volksbank, Berne	22,894,635,889
325	Bank Leu, Ltd., Zurich	8,154,813,456u
344	Banque Cantonale de Berne	7,649,155,944

Rank 12/89		12/31/89 Deposits (U.S. Dollars)
	Switzerland (continued)	
381	Banque Cantonale de St. Gallen	6,892,519,392
387	Luzerner Kantonalbank, Lucerne	6,737,202,864
398	Banque Cantonale Vaudoise, Lausanne	6,503,790,067
421	Banca della Svizzera Italiana, Lugano	6,109,843,608s
481	Credit Foncier Vaudois, Lausanne	5,144,650,200
483	Thurgauische Kantonalbank, Weinfelden	5,127,926,196u
	Taiwan	
117	Taiwan Cooperative Bank, Taipei	28,162,762,650
129	Bank of Taiwan, Taipei	24,301,422,033
147	First Commercial Bank, Taipei	21,353,446,595
153	Hua Nan Commercial Bank, Ltd., Taipei	19,924,483,878
164	Chang Hwa Commercial Bank, Ltd., Taichung	18,655,561,686s
179	Land Bank of Taiwan, Taipei	17,057,846,303
235	Medium Business Bank of Taiwan, Taipei	12,104,407,638
385	United World Chinese Commercial Bank, Taipei	6,773,166,224u
424	Bank of Communications, Taipei	6,058,824,256
432	Farmers Bank of China, Taipei	5,876,285,493
488	International Commercial Bank of China, Taipei	4,983,216,462u
	Thailand	
226	Bangkok Bank, Ltd.	12,717,725,553
361	Krung Thai Bank Ltd., Bangkok	7,215,366,600
397	Thai Farmers Bank, Bangkok	6,512,894,420
	Turkey	
408	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	6,331,458,148
	United Arab Emirates	
472	National Bank of Dubai Ltd., Dubai	5,209,692,160
486	National Bank of Abu Dhabi	5,044,046,336s
	United Kingdom	
15	Barclays Bank Plc, London	167,127,660,000s
16	National Westminster Bank Plc, London	163,014,110,000s
35	Midland Bank Plc, London	88,034,800,000s
37	Lloyds Bank Plc, London	84,355,950,000s
90	Royal Bank of Scotland Plc., Edinburgh	37,592,208,600s
100	Standard Chartered Bank, London	35,554,596,000s
104	TSB Bank, Plc., London	34,505,296,000s
120	Bank of Scotland, Edinburgh	27,496,143,500s
293	S.G. Warburg & Co., Ltd., London	9,125,124,000
297	Kleinwort, Benson, Lonsdale Plc, London	9,045,224,720s
343	Morgan Grenfell & Co. Ltd., London	7,724,535,280st
347	Coutts & Co., London	7,600,771,360st
415	Motherwell District Municipal Bank Ltd.	6,231,896,690
430	Clydesdale Bank Plc, Glasgow	5,883,076,868t
433	Yorkshire Bank Plc, Leeds	5,875,331,140st
449	N.M. Rothschild & Sons Ltd., London	5,578,073,935s
454	Ulster Bank Ltd., Belfast	5,556,037,550st
467	Hill, Samuel Bank, Ltd., London	5,309,996,000t
476	Samuel Montagu & Co., Ltd., London	5,176,843,910st
477	Hambros Bank Ltd., London	5,157,800,000u

Deposits of Banks in Top 500 by Country

Dollar amounts in millions

	Total Deposits 12/31/89	Total Deposits 12/31/88	Banks in Top 500 12/31/89	Banks in Top 500 12/31/88
Australia	212,795	171,122	9(1)	9(2)
Austria	137,549	114,452	8	8
Bahrain	27,963	24,549	2	2
Belgium	247,430	202,150	10	8(1)
Brazil	54,566	38,725	4	3
Canada	315,866	291,581	6	6
Denmark	97,519	86,475	4	8
Egypt	11,092	5,284	2	1
Finland	71,913	63,742	5	4
France	970,409	821,562	20(3)	20(4)
Germany	1,306,912	1,150,836	37(4)	38(3)
Greece	29,815	28,612	2	2
Hong Kong	118,505	101,841	2(1)	2(1)
India	16,554	58,879	2	5
Indonesia	7,558	11,328	1	2
Iran	88,257	79,729	2	2
Iraq	39,842	43,416	1	1
Ireland	41,039	32,987	2	2
Israel	70,125	70,805	4	4
Italy	708,390	605,964	28(5)	29(6)
Japan	5,236,038	5,332,769	109	111
Jordan	9,230	12,560	1	1
Korea (South)	143,342	115,547	11	10
Kuwait	29,906	28,846	4	4
Luxembourg	44,205	55,546	12(8)	12(5)
Malaysia	8,769	7,595	1	1
Mexico	21,430	16,898	2	2
Netherlands	286,957	246,177	6(2)	7(2)
New Zealand	9,497	9,397	1	2(1)
Norway	41,801	44,689	4	4
Pakistan	4,964	5,008	1	1
Portugal	30,872	23,205	4	3
Saudi Arabia	36,033	33,330	3	3
Singapore	29,107	19,161	3	3
South Africa	27,276	20,996	3	3
Spain	303,793	250,559	20(3)	16(1)
Sweden	136,423	118,358	7	7
Switzerland	356,932	342,875	13	14(1)
Taiwan	165,251	115,297	11	9
Thailand	26,446	21,862	3	3
Turkey	6,331		1	
United Arab Emirates	10,254	11,077	2	2
United Kingdom	672,819	645,632	20(7)	18(4)
United States	1,351,611	1,347,376	108(6)	107(1)

Total Deposits — Excludes the deposits of banks whose figures appear in the consolidated data of parent bank. **Banks in Top 500** — Figures in parenthesis are the number of banks whose figures also appear in the deposits reported by their parent banks. Therefore, the deposits of these banks are not included in the deposit total.

United States Banks in the Top 500

Listed geographically in deposit-size order within states

Rank 12/89		12/31/89 Deposits (U.S. Dollars)
	Alabama	
436	AmSouth Bank NA, Birmingham	5,787,806,000
	Arizona	
319	Valley National Bank, Phoenix	8,370,893,000
422	First Interstate Bank of Arizona NA, Phoenix	6,105,115,000
	California	
50	Bank of America NT&SA, San Francisco	73,295,000,000
84	Security Pacific National Bank, Los Angeles	40,597,338,000
96	Wells Fargo Bank NA, San Francisco	36,462,605,000
107	Home Savings of America, FA, Irwindale	33,100,655,000
135	Great Western Bank, FSB, Beverly Hills	23,117,689,000
173	First Interstate Bank of California, Los Angeles	17,849,795,000
184	Glendale Federal Bank, FSB	15,789,180,000
189	California Federal Bank, FSB, Los Angeles	15,194,340,000
207	American Savings Bank, Irvine	13,639,461,000
217	Homefed Bank, FSB, San Diego	13,034,251,000
237	First Nationwide Bank, FSB, San Francisco	11,925,000,000
241	Union Bank, San Francisco	11,637,088,000(f)
248	World Savings, FS&LA, Oakland	11,457,331,000
295	Great American Bank, SSB, San Diego	9,073,940,000
302	Coast Savings & Loan Assn., Los Angeles	8,904,580,000
336	Columbia Savings & Loan Assn., Beverly Hills	7,828,652,784
393	Imperial Savings Assn., San Diego	6,624,900,000
441	Gibraltar Savings, FA, Simi Valley	5,686,358,000
453	Sanwa Bank California, San Francisco	5,564,162,000(f)
468	Bank of California NA, San Francisco	5,307,898,000(f)
495	Citicorp Savings, FS&LA, San Francisco	4,906,184,000
	Connecticut	
315	Connecticut Bank & Trust Co. NA, Hartford	8,450,053,000
324	Connecticut National Bank, Hartford	8,196,372,000
450	Peoples Bank, Bridgeport	5,576,065,000
	Delaware	
459	Greenwood Trust Co., New Castle	5,493,442,000
	Dist/rict of Columbia	
439	Riggs National Bank, Washington, D.C.	5,702,593,000
	Florida	
227	Southeast Bank NA, Miami	12,715,951,000
284	NCNB National Bank of Florida, Tampa	9,637,057,000
367	First Union National Bank of Florida, Jacksonville	7,090,935,000
425	Florida National Bank, Jacksonville	6,056,322,000
429	CenTrust Bank, SSB, Miami	5,922,475,000
461	Citizens & Southern National Bank, Fort Lauderdale	5,447,691,000
465	Barnett Bank of South Florida NA, Miami	5,337,370,130
	Georgia	
286	Citizens & Southern National Bank, Atlanta	9,468,585,000
418	First National Bank, Atlanta	6,139,163,000
	Hawaii	
377	Bank of Hawaii, Honolulu	6,940,435,000
	Illinois	
123	First National Bank, Chicago	26,403,340,000
184	Continental Bank NA, Chicago	18,178,226,000
382	Harris Trust & Savings Bank, Chicago	6,954,158,000
473	Northern Trust Co., Chicago	5,206,610,000
	Louisiana	
448	Hibernia National Bank, New Orleans	5,604,612,000
	Maryland	
392	Maryland National Bank, Baltimore	6,631,568,000
	Massachusetts	
143	First National Bank, Boston	22,061,157,000
291	Bank of New England NA, Boston	9,208,787,000
341	Boston Safe Deposit & Trust Co.	7,782,273,000
419	State Street Bank & Trust Co., Boston	6,137,917,000
460	Shawmut Bank NA, Boston	5,451,740,000
	Michigan	
232	National Bank of Detroit	12,288,133,000
336	Michigan National Bank, Farmington Hills	7,886,736,000
350	Comerica Bank-Detroit	7,561,148,000
376	Manufacturers National Bank, Detroit	6,946,034,000
	Michigan (continued)	
416	Standard Federal Bank, Troy	6,167,305,000
	Minnesota	
294	First Bank NA, Minneapolis	9,104,370,000
444	Norwest Bank Minnesota NA, Minneapolis	5,654,443,000
	Missouri	
485	Boatmen's National Bank, St. Louis	5,080,552,000
	New Jersey	
310	First Fidelity Bank NA, Newark	8,615,504,000
340	Midlantic National Bank, Newark	7,791,480,000
409	City Savings Bank, FSB, Somerset	6,305,261,000
	New York	
27	Citibank NA, New York	111,487,000,000
60	Chase Manhattan Bank NA, New York	61,720,245,000
79	Manufacturers Hanover Trust Co., New York	42,735,000,000
82	Morgan Guaranty Trust Co., New York	40,953,451,000
105	Bank of New York	34,411,451,000
109	Chemical Bank, New York	32,312,000,000
119	Bankers Trust Co., New York	27,879,571,000
189	Marine Midland Bank NA, Buffalo	18,021,665,000(f)
196	American Express Bank Ltd., New York	14,778,000,000(s)
200	Republic National Bank, New York	14,250,340,000
225	National Westminster Bank USA, New York	12,740,471,000(f)
260	Dime Savings Bank of New York, FSB, Garden City	9,759,151,000
287	Goldome, Buffalo	9,375,653,000
300	CrossLand Savings FSB, Brooklyn, New York	8,994,087,000
332	Empire of America Federal Savings Bank, Buffalo	7,947,151,000
371	Anchor Savings Bank, FSB, Northport	7,027,918,000
434	Bank of Tokyo Trust Co., New York	5,805,020,000(f)
	North Carolina	
248	Wachovia Bank & Trust Co. NA, Winston-Salem	11,344,443,000
263	NCNB National Bank of North Carolina, Charlotte	10,585,048,000
264	First Union National Bank, Charlotte	10,507,659,000
	Ohio	
369	Ameritrust Co. NA, Cleveland	7,072,134,000
394	Huntington National Bank, Columbus	6,566,863,000
412	Society National Bank, Cleveland	6,280,633,000
455	National City Bank, Cleveland	5,528,397,000
	Oregon	
373	United States National Bank, Portland	6,994,001,000
482	First Interstate Bank of Oregon NA, Portland	5,132,209,000
	Pennsylvania	
190	Mellon Bank NA, Pittsburgh	15,022,808,000
285	Meritor Savings Bank, Philadelphia	10,503,153,000
286	Pittsburgh National Bank	10,263,540,000
317	Meridian Bank, Reading	8,394,187,000
358	Philadelphia National Bank	7,261,814,000
380	Fidelity Bank NA, Philadelphia	6,919,305,000
440	Provident National Bank, Philadelphia	5,692,972,000
483	First Pennsylvania Bank NA, Philadelphia	4,933,350,000
496	Atlantic Financial Federal, FA, Bala Cynwyd	4,876,399,000
	Puerto Rico	
494	Banco Popular de Puerto Rico, San Juan	4,926,304,000
	Rhode Island	
420	Fleet National Bank, Providence	6,111,457,000
	Texas	
135	NCNB Texas National Bank, Dallas	25,623,428,000
313	Banc One, Texas NA, Dallas	8,525,136,000
364	First Gibraltar Bank, FSB, Dallas	7,555,575,000
486	Texas Commerce Bank NA, Houston	6,416,672,000
431	First Interstate Bank of Texas NA, Houston	5,881,038,000
	Virginia	
270	Sovran Bank NA, Richmond	10,193,846,000
346	Crestar Bank, Richmond	7,631,619,000
474	Signet Bank/Virginia, Richmond	5,204,778,000
	Washington	
283	Seattle-First National Bank	9,660,869,000
400	Security Pacific Bank Washington NA, Seattle	6,439,119,000

10 Countries with Most Deposits Among the Top 500 Banks

Dollar amounts in billions

		No. of Banks 12/31/89	Total Deposits 12/31/89	% of 500's Deposits 12/31/89	No. of Banks 12/31/88	Total Deposits 12/31/88	% of 500's Deposits 12/31/88
1	Japan	108	5,236.0	38.6	111	5,332.7	41.5
2	United States	108	1,351.6	10.0	107	1,347.4	10.5
3	Germany	37	1,308.9	9.7	38	1,150.8	9.0
4	France	20	970.4	7.2	20	821.6	6.4
5	Italy	26	706.4	5.2	29	606.0	4.7
6	United Kingdom	20	672.8	5.0	18	645.6	5.0
7	Switzerland	13	356.9	2.6	14	342.9	2.7
8	Canada	6	315.9	2.3	6	291.6	2.3
9	Spain	20	303.8	2.2	16	250.6	2.0
10	Netherlands	6	287.0	2.1	7	246.2	1.9

Top 500 Banks: Total Deposits

Dollar amounts in billions

	Number Of Banks 12/31/89	Total Deposits 12/31/89	Number Of Banks 12/31/88	Total Deposits 12/31/88	Deposit Percent Change
U.S. Banks	108	$ 1,351.6	107	$ 1,347.4	+0.31
Foreign Banks	392	12,213.8	393	11,489.2	+6.31
Top 500 Banks	500	13,565.4	500	12,836.6	+5.68

To avoid double counting, deposits for banks owned by other banks in the top 500 are excluded

Addendum to Tabulation

Data for some banks were received after American Banker's July 12th deadline for inclusion in today's listing. These banks appear below with the 1989 ranks they would have had if all the data were received earlier. (Dollar Amounts in Millions)

Deposit Rank 12/89	Name of Bank	Deposits 12/31/89	Deposits 12/31/88	Deposit Rank 12/88
106	State Bank of India, Bombay[1]	32,880	31,089	102
187	Cassa di Risparmio di Torino, Italy[2]	15,407	13,456	206
219	Credit du Nord, Paris, France[3]	13,070	13,686	202
573	Bank Rakyat Indonesia, Jakarta	3,987	2,948	718
867	Hoestasche Landesbank Int'l, Luxembourg	2,273	1,901	942

(1)— Data are for the fiscal yearend March 31, 1990. (2)— Data were received too late for this bank to be placed on the Asset Rank Addendum list published yesterday. Its assets were $20,411 million at yearend 1989. It would have ranked 193d in 1988, the bank had $16,671 million in assets and ranked 204th. (3)— A subsidiary of Compagnie Financiere de Paribas, Paris.

The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1989 or nearest fiscal yearend

Asset Rank 1989			Assets in US Dollars 12/31/89	Assets in US Dollars 12/31/88	Asset Rank 12/31/88	Gain in Rank	Bank Branches 12/31/89	Employees 12/31/89	Operating Since
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan	403,386,126,193s	386,937,333,376s	1		393	18,466	1971
2	Sumitomo Bank Ltd., Osaka	Japan	368,167,430,610s	376,087,770,340s	2		344	16,479	1912
3	Fuji Bank, Ltd., Tokyo	Japan	362,575,295,833s	364,043,947,284s	3		378	15,377	1880
4	Mitsubishi Bank Ltd., Tokyo	Japan	359,960,178,697s	351,250,915,924s	4		265	14,026	1880
5	Sanwa Bank Ltd., Osaka	Japan	353,692,139,934s	348,357,955,886s	5		362	13,604	1933
6	Industrial Bank of Japan, Ltd., Tokyo	Japan	256,905,555,665s	257,577,924,532u	6		36	5,562	1902
7	Credit Agricole Mutuel, Paris	France	242,311,948,300s	207,988,000,000u	11	+4	9,356	73,714	1920
8	Banque Nationale de Paris	France	231,769,484,000s	194,515,887,000s	13	+5	2,661	46,684	1966
9	Tokai Bank Ltd., Nagoya	Japan	227,738,519,511s	225,121,125,636s	8		245	11,754	1941
10	Norinchukin Bank, Tokyo	Japan	219,773,041,914	241,947,349,684	7		40	2,861	1923
11	Mitsubishi Trust & Banking Corp., Tokyo	Japan	213,485,098,466u	210,466,840,188u	10		66	5,598	1927
12	Credit Lyonnais, Paris	France	211,005,505,000s	176,662,569,861s	17	+5	3,303	61,508	1863
13	Barclays Bank Plc, London	United Kingdom	205,461,760,000s	189,198,160,000s	14	+1	4,000	116,500	1896
14	Mitsui Bank, Ltd., Tokyo	Japan	203,291,465,903s	219,666,256,008s	9		261	10,565	1876
15	Deutsche Bank, Frankfurt	Germany	202,607,135,750s	170,289,623,280s	21	+6	1,330	56,580	1870
16	Bank of Tokyo, Ltd.	Japan	200,547,845,630s	173,575,004,392u	19	+3	69	17,081	1946
17	Sumitomo Trust & Banking Co., Ltd., Osaka	Japan	190,943,020,692u	196,588,736,216u	12		61	5,693	1925
18	National Westminster Bank Plc, London	United Kingdom	187,064,290,000s	178,344,736,000s	16		3,266	111,000	1968
19	Mitsui Trust & Banking Co., Ltd., Tokyo	Japan	182,629,635,615u	183,873,212,464	15		64	5,197	1924
20	Societe Generale, Paris	France	176,019,715,000s	143,857,280,000s	25	+5	N.A.	N.A.	1864
21	Long-Term Credit Bank of Japan Ltd., Tokyo	Japan	174,240,317,152u	172,338,887,272u	20		31	3,735	1952
22	Taiyo Kobe Bank, Ltd., Kobe	Japan	172,977,970,205u	173,670,175,800u	18		374	13,139	1973
23	Yasuda Trust & Banking Co. Ltd., Tokyo	Japan	157,813,185,014s	155,513,864,704	23		63	5,885	1925
24	Citibank NA, New York	United States	157,772,000,000	146,177,000,000	24		299	57,250	1812
25	Daiwa Bank, Ltd., Osaka	Japan	155,494,965,279u	156,168,952,720u	22		216	9,248	1918
26	Dresdner Bank, Frankfurt	Germany	145,666,029,692s	129,339,840,000s	26		949	36,898	1872
27	Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	132,835,072,000s	113,115,008,000s	29	+2	1,300	53,375	1866
28	Swiss Bank Corp., Basle	Switzerland	123,539,256,000s	102,482,359,315u	32	+4	293	18,349	1872
29	Toyo Trust & Banking Co. Ltd., Tokyo	Japan	117,492,324,355u	123,204,478,080	27		64	4,703	1959
30	Union Bank of Switzerland, Zurich	Switzerland	114,096,403,656u	110,777,607,220u	30		334	21,210	1912
31	Nippon Credit Bank, Ltd., Tokyo	Japan	113,890,048,045s	118,784,458,416	28		23	2,927	1957
32	Commerzbank, Frankfurt	Germany	113,016,860,000s	100,815,213,284s	33	+1	897	27,631	1870
33	Deutsche Genossenschaftsbank, Frankfurt	Germany	109,354,031,874s	73,788,623,253s	54	+21	16	9,597	1895
34	Istituto Bancario San Paolo di Torino, Turin	Italy	107,663,678,274s	81,698,751,045s	47	+13	755	20,407	1563
35	Banco do Brasil, Brasilia	Brazil	105,195,166,384u	83,475,348,677s	45	+10	4,495	134,301	1853
36	Banca Nazionale del Lavoro, Rome	Italy	104,489,637,000s	91,025,055,000s	39	+3	449	26,238	1929
37	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	104,324,980,000s	92,099,861,993s	37		11	9,652	1969
38	Bayerische Vereinsbank, Munich	Germany	102,306,000,000s	90,965,341,040s	40	+2	454	14,995	1869
39	Midland Bank Plc, London	United Kingdom	100,591,190,000s	100,758,032,000s	34		1,980	60,237	1836
40	Saitama Bank Ltd., Urawa	Japan	98,665,555,088s	96,130,074,486u	35		203	7,845	1943
41	Kyowa Bank, Ltd., Tokyo	Japan	97,910,617,239s	104,217,609,500u	31		247	7,971	1945
42	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	94,173,280,000s	83,714,796,000s	44	+2	868	23,718	1863
43	Lloyds Bank Plc, London	United Kingdom	92,642,620,000s	93,715,872,000s	36		2,504	84,679	1765
44	Algemene Bank Nederland, Amsterdam	Netherlands	90,747,368,000s	84,814,380,000s	43		980	31,994	1824
45	Rabobank Nederland, Utrecht	Netherlands	90,352,796,000s	80,464,848,000s	49	+4	2,192	34,399	1898
46	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	89,902,700,011s	75,696,671,532s	50	+4	N.A.	N.A.	1835
47	Credit Suisse, Zurich	Switzerland	89,115,552,000s	75,399,720,270u	52	+5	N.A.	17,539	1856
48	Banca Commerciale Italiana, Milan	Italy	86,809,129,900s	62,633,763,000s	62	+14	570	20,916	1894
49	Royal Bank of Canada, Montreal	Canada	86,573,064,592s	90,024,450,120s	41		1,607	41,777	1869
50	Bank of America NT&SA, San Francisco	United States	85,340,000,000	81,651,000,000	48		987	47,652	1904
51	NMB Postbank Group, N.V., Amsterdam	Netherlands	84,507,576,000s				3,060	22,697	1989
52	Bayerische Landesbank Girozentrale, Munich	Germany	82,514,933,800s	71,696,240,000s	57	+5	7	4,434	1972
53	Banque Paribas, Paris (q)	France	82,272,399,000s	72,143,637,000s	56	+3	650	8,860	1872
54	Chase Manhattan Bank NA, New York	United States	82,109,155,000	74,990,927,000	53		415	31,108	1799
55	Shoko Chukin Bank, Tokyo	Japan	81,957,549,921	91,072,017,476	38		93	5,722	1936
56	Bank of Yokohama, Ltd.	Japan	81,122,917,864u	81,776,610,440u	46		202	6,577	1920
57	Canadian Imperial Bank of Commerce, Toronto	Canada	78,511,029,792s	71,336,177,536s	58	+1	N.A.	N.A.	1867
58	Westpac Banking Corp., Sydney	Australia	76,104,260,000s	60,072,673,200s	67	+9	N.A.	N.A.	1817
59	Monte dei Paschi di Siena	Italy	75,877,857,795s	66,486,882,580s	60	+1	794	19,315	1472
60	Credito Italiano, Milan	Italy	75,415,854,900s	56,881,651,500s	71	+11	541	16,187	1870
61	Bank Melli Iran, Tehran	Iran	73,516,646,000	53,061,736,000	77	+16	1,936	23,190	1928
62	Zenshinren Bank, Tokyo	Japan	71,498,005,860	85,981,240,600	42		18	1,033	1951
63	Chuo Trust & Banking Co., Ltd., Tokyo	Japan	70,683,523,759u	72,641,168,852u	55		55	3,703	1962
64	Hokkaido Takushoku Bank, Ltd., Sapporo	Japan	70,062,233,449u	75,430,052,992u	51		212	6,627	1900
65	Generale Bank, Brussels	Belgium	67,965,863,400s	62,006,302,400s	64		1,156	14,180	1935
66	Norddeutsche Landesbank Girozentrale, Hannover	Germany	67,629,966,572s	60,373,371,460s	66		209	6,050	1970
67	Banco di Napoli, Naples	Italy	67,166,324,536	57,333,418,425u	69	+2	502	12,930	1539
68	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	66,563,985,000u	65,411,325,000s	61		457	10,867	1823
69	Bank of Montreal	Canada	64,873,480,716s	61,615,574,334	65		1,230	33,666	1817
70	Groupe Des Banques Populaires, Paris	France	64,787,090,223	55,242,661,868	73	+3	1,862	27,435	1921
71	Banco di Roma, Rome	Italy	64,628,173,500s	54,698,647,500s	74	+3	407	14,435	1880
72	Morgan Guaranty Trust Co., New York	United States	63,464,749,000	70,064,776,000	59		17	11,341	1839
73	Bank of Nova Scotia, Toronto	Canada	62,340,736,908s	56,459,901,930s	72		1,284	29,618	1832
74	Skandinaviska Enskilda Banken, Stockholm	Sweden	58,868,040,000s	47,133,243,000s	84	+10	N.A.	N.A.	1972
75	Chiba Bank, Ltd.	Japan	57,989,881,627	58,138,025,316	68		188	4,761	1943
76	Hokuriku Bank Ltd., Toyama	Japan	57,041,456,033s	54,006,921,000	76		197	5,040	1943
77	Banque Indosuez, Paris	France	55,388,891,000s	47,559,964,449s	83	+6	45	16,347	1875
78	Danske Bank, Copenhagen	Denmark	54,879,985,526s	23,263,104,000s	151	+73	788	16,014	1871
79	Australia & New Zealand Banking Group, Ltd., Melbourne	Australia	53,962,264,000s	44,910,296,100s	87	+8	2,080	47,009	1835
80	Joyo Bank, Ltd., Mito	Japan	53,958,211,264	50,777,159,592	80		161	5,019	1878
81	Manufacturers Hanover Trust Co., New York	United States	53,644,000,000	52,849,000,000	78		244	19,286	1812
82	Security Pacific National Bank, Los Angeles	United States	53,621,385,000	48,356,117,000	82		651	15,937	1871
83	Banco Bilbao Vizcaya, Bilbao	Spain	51,842,577,710u	62,465,427,360s	63		N.A.	N.A.	1988
84	National Australia Bank, Ltd, Melbourne	Australia	51,208,550,400s	40,805,671,400s	95	+11	2,191	35,308	1858
85	Banque Bruxelles Lambert, Brussels	Belgium	50,736,240,610s	45,143,343,613s	86	+1	N.A.	12,116	1935
86	PKbanken, Stockholm	Sweden	50,244,719,000s	39,730,435,000s	99	+13	150	5,600	1974
87	Bankers Trust Co., New York	United States	49,850,612,000	52,340,021,000	79		18	12,114	1917
88	Shizuoka Bank Ltd.	Japan	49,174,546,304u	46,620,715,776u	85		193	5,369	1943
89	Bank of Seoul	Korea	48,591,864,300s	37,269,633,799	108	+19	258	9,838	1959
90	Kredietbank N.V., Brussels	Belgium	47,856,288,000s	38,638,968,564s	104	+14	860	11,528	1935
91	Toronto Dominion Bank	Canada	47,771,304,312	43,101,817,144	91		949	24,676	1955
92	Sudwestdeutsche Landesbank, Stuttgart	Germany	46,482,580,000s	40,656,000,000u	97	+5	4	2,347	1988
93	Commonwealth Bank of Australia, Sydney	Australia	45,859,716,000s	32,915,236,800s	119	+26	1,261	32,303	1953
94	Sparbankernas Bank, Stockholm	Sweden	45,786,468,000s	38,385,522,000s	106	+12	0	1,300	1942
95	Credit Commercial de France, Paris	France	45,663,523,000s	38,038,472,832s	107	+12	N.A.	12,300	1894
96	Wells Fargo Bank NA, San Francisco	United States	45,344,872,000	43,487,141,000	89		457	19,229	1870
97	Rafidain Bank, Baghdad	Iraq	45,092,556,700	54,460,950,400	75		123	6,783	1941
98	Bank of New York	United States	44,972,627,000	21,355,771,000	166	+68	261	13,770	1784
99	Home Savings of America, FA, Irwindale, Calif.	United States	44,924,933,000	40,917,353,000	94		357	10,819	1889
100	Banco Central, Madrid	Spain	44,913,236,390s	40,684,984,200s	96		2,865	23,801	1919

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total assets** exclude contra accounts and contingent liabilities. **Note:** Banks that did not provide current data are **excluded** from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989, Sept. 30, 1989 and March 31, 1990. Canadian bank data are for fiscal yearend Oct. 31, 1989, and all Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(q)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(vt)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(Y)**— Rank based on revised asset total for 1988. **(z)**— Restated to reflect changes in consolidation in 1989. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1989 or nearest fiscal yearend

Asset Rank 1989			Assets in US Dollars 12/31/89	Assets in US Dollars 12/31/88	Asset Rank 12/31/88	Gain in Rank	Bank Branches 12/31/89	Employees 12/31/89	Operating Since
101	Chemical Bank, New York	United States	44,873,000,000	50,233,000,000	81		282	17,007	1824
102	Creditanstalt-Bankverein, Vienna	Austria	44,455,429,200	39,406,776,000	100		374	10,932	1855
103	Royal Bank of Scotland Plc., Edinburgh	United Kingdom	44,418,398,300s	36,605,231,000s	110	+7	905	26,530	1968
104	Svenska Handelsbanken, Stockholm	Sweden	44,330,867,000s	38,797,260,000s	102		445	6,707	1871
105	ASLK-CGER Bank, Brussels	Belgium	43,097,568,983s	36,516,884,557u	111	+6	1,219	8,094	1865
106	Ashikaga Bank, Ltd., Utsunomiya	Japan	42,718,240,037	42,819,505,472	93		161	4,494	1895
107	Unibank, Copenhagen	Denmark	42,082,945,000				700	13,600	1990
108	Hessische Landesbank-Girozentrale, Frankfurt	Germany	41,611,814,055s	38,747,590,268s	103		5	2,704	1953
109	Banco Santander	Spain	41,337,846,220s	29,480,506,020s	127	+18	N.A.	N.A.	1857
110	TSB Bank, Plc, London	United Kingdom	40,449,201,000s	29,173,232,000	128†	+18	1,209	25,885	1983
111	Bank Sederat Iran, Tehran	Iran	39,843,867,470	39,179,665,317	101		2,578	18,000	1952
112	Bank of Fukuoka, Ltd.	Japan	39,793,892,771	38,535,973,740	105		202	4,655	1945
113	Standard Chartered Bank, London	United Kingdom	39,715,480,000s	42,835,497,600s	92		N.A.	N.A.	1853
114	Commonwealth Banking Corp., Sydney	Australia	39,600,489,600s	34,354,802,800s	115	+1	1,261	32,303	1960
115	Bank of Hiroshima, Ltd.	Japan	39,269,465,639	40,420,969,760	98		195	4,255	1878
116	Banque Francaise du Commerce Exterieur, Paris	France	38,684,478,273s	36,624,410,668s	109		29	2,464	1947
117	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	37,871,611,245s	35,957,883,986s	112		269	8,251	1958
118	Kansallis-Osake Pankki, Helsinki	Finland	37,015,447,800s	34,647,624,000s	114		N.A.	N.A.	1889
119	Banco di Sicilia, Palermo	Italy	36,366,427,633s	30,955,122,945s	121	+2	405	9,674	1860
120	Union Bank of Finland, Ltd., Helsinki	Finland	36,308,025,600s	31,828,080,000s	120		420	9,334	1862
121	Hachijuni Bank, Ltd., Nagano	Japan	35,834,501,885	33,995,473,200	118		147	3,953	1931
122	First National Bank, Chicago	United States	35,570,607,000	34,349,990,000	116		6	9,915	1863
123	Great Western Bank, FSB, Beverly Hills	United States	34,949,576,000	30,837,077,000	122		282	7,524	1925
124	Bank Hapoalim, Tel-Aviv	Israel	34,632,161,000s	35,362,364,400s	113		343	N.A.	1921
125	Caja de Pensiones para la Vejez, Barcelona	Spain	33,975,879,850s	28,145,369,700s	129	+4	1,566	8,184	1904
126	NCNB Texas National Bank, Dallas	United States	33,535,253,000	25,551,958,000	139	+13	225	15,112	1988
127	Banco Espanol de Credito, Madrid	Spain	33,042,766,460u	26,555,829,300u	131†	+4	N.A.	N.A.	1902
128	Gunma Bank, Ltd., Maebashi	Japan	31,214,753,421	30,643,947,048	123		145	3,986	1932
129	Bank of Scotland, Edinburgh	United Kingdom	30,884,365,500s	24,487,194,000s	143	+14	500	15,200	1695
130	Taiwan Cooperative Bank, Taipei	Taiwan	30,807,698,619	22,932,112,615	154	+24	112	5,400	1946
131	First National Bank, Boston	United States	29,676,775,000	25,850,438,000	138	+7	207	13,883	1784
132	Bank Leumi le-Israel, Tel-Aviv	Israel	29,639,868,400s	30,071,247,762s	126		321	12,232	1902
133	Continental Bank NA, Chicago	United States	29,023,550,000	30,266,765,000	124		N.A.	7,488	1857
134	National Bank of Canada, Montreal	Canada	28,906,015,296s	23,335,349,396s	149	+15	625	10,784	1859
135	Banca Popolare di Novara	Italy	28,582,701,399s	18,339,477,385u	186	+51	405	7,366	1871
136	First Commercial Bank, Taipei	Taiwan	27,916,390,864	21,379,238,466	165	+29	151	5,629	1899
137	Bank of Taiwan, Taipei	Taiwan	27,675,572,330	23,356,605,400	148	+11	71	5,902	1946
138	Hamburgische Landesbank-Girozentrale, Hamburg	Germany	27,561,573,880	25,096,177,680	141	+3	4	1,362	1938
139	Banco Hispano-Americano, Madrid	Spain	27,365,157,270u	27,789,950,160s	130		N.A.	N.A.	1900
140	Deutsche Siedlungs und Landesrentenbank, Bonn	Germany	27,330,426,091				9	757	1966
141	Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	26,845,000,000s	25,226,982,480s	140		3	1,978	1958
142	Banca Nazionale dell'Agricoltura, Rome	Italy	26,096,208,798u	22,788,996,382	157	+15	241	7,319	1921
143	Chugoku Bank, Ltd., Okayama	Japan	26,004,838,908	26,479,935,168	132		166	3,414	1930
144	National Bank of Greece, Athens	Greece	25,974,522,000u	25,923,144,200s	136		515	15,896	1841
145	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	25,942,140,020u	23,374,809,867u	147	+2	2	354	1918
146	Nippon Trust Bank, Ltd., Tokyo	Japan	25,643,472,968	26,248,343,400	133		37	2,107	1927
147	Hyogo Bank, Ltd., Kobe	Japan	25,575,576,924	26,703,666,060	131		151	3,286	1912
148	Banque Cantonale de Zurich	Switzerland	25,571,413,584	23,179,962,678	152	+4	N.A.	N.A.	1871
149	Cassa di Risparmio di Roma, Rome	Italy	25,479,123,348u	20,626,366,050u	171	+22	191	4,466	1836
150	Yamaguchi Bank, Ltd., Shimonoseki	Japan	25,413,993,647	26,060,853,624	135		156	3,502	1944
151	Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna	Austria	25,248,828,799u	22,839,062,913s	156	+5	2	N.A.	1937
152	Allied Irish Banks Plc., Dublin	Ireland	25,186,780,000s	21,039,237,432s	168	+16	400	12,980	1966
153	Swiss Volksbank, Berne	Switzerland	24,961,843,424	22,988,335,013	153		187	6,191	1869
154	Banco Brasileiro de Descontos, Sao Paulo	Brazil	24,747,610,720s	14,434,341,095s	243	+89	1,767	128,836	1943
155	Juroku Bank, Ltd., Gifu	Japan	24,746,127,003	22,328,431,616	158	+3	140	3,048	1877
156	Korea Development Bank, Seoul	Korea	24,566,135,790	17,153,994,200u	202	+46	17	2,296	1954
157	77 Bank, Ltd., Sendai	Japan	24,211,549,425	24,795,177,508	142		136	3,587	1978
158	Banca Popolare di Milano, Milan	Italy	24,180,574,524s	19,893,909,150s	177	+19	250	6,932	1865
159	Glendale Federal Bank, FSB, Calif.	United States	24,043,905,000	24,313,386,000	144		173	N.A.	1934
160	Nishi-Nippon Bank, Ltd., Fukuoka	Japan	23,713,366,290	24,197,788,472	145		194	3,756	1944
161	Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	23,541,554,010	15,532,045,807	225	+64	102	5,095	1919
162	California Federal Bank, FSB, Los Angeles	United States	23,269,859,000	25,857,500,000	137		199	5,480	1925
163	National Commercial Bank, Jeddah	Saudi Arabia	22,859,571,283	20,374,668,017	175	+12	N.A.	N.A.	1954
164	Oesterreichische Laenderbank, Vienna	Austria	22,855,544,796s	20,777,194,160s	170	+6	139	3,459	1880
165	Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	22,725,649,076s	15,121,311,698s	232	+67	139	5,191	1905
166	Korea Exchange Bank, Seoul	Korea	22,715,107,380u	23,323,498,800s	150		198	8,147	1967
167	Commercial Bank of Korea Ltd., Seoul	Korea	22,526,241,780s	18,058,503,400s	188	+21	240	8,531	1899
168	Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	22,515,739,890s	18,668,720,000u	185	+17	4	1,232	1917
169	Hang Seng Bank Ltd., Hong Kong	Hong Kong	22,466,713,600st	16,597,120,000st	205	+36	124	6,000	1933
170	Mellon Bank NA, Pittsburgh	United States	22,454,393,000	21,889,748,000	161		126	8,737	1869
171	Banco Exterior de Espana, Madrid	Spain	22,357,799,640s	21,573,120,240s	163		755	11,909	1929
172	Banco Ambrosiano Veneto, Milan	Italy	22,135,033,638s	17,897,506,245s	192	+20	350	7,309	1925
173	First Nationwide Bank, FSB, San Francisco	United States	22,088,000,000	26,130,421,000	134		311	N.A.	1885
174	Caisse Centrale des Banques Populaires, Paris	France	21,984,518,536	19,387,594,552t	180	+6	2	1,792	1921
175	Hokkaido Bank, Ltd., Sapporo	Japan	21,910,036,813	22,881,838,788	155		142	3,094	1951
176	Arab Banking Corp., Manama	Bahrain	21,730,000,000s	19,127,000,000s	181	+5	6	4,983	1980
177	Hanil Bank Ltd., Seoul	Korea	21,695,509,500s	13,628,342,000s	256	+79	235	6,799	1932
178	Marine Midland Bank NA, Buffalo, N.Y.	United States	21,406,741,000t	20,570,926,000t	172		318	11,238	1929
179	Bank of Kyoto, Ltd.	Japan	21,351,639,253	22,192,191,448	159		118	2,750	1941
180	Skopbank, Helsinki	Finland	21,309,366,109s	15,241,920,000s	230	+50	1,320	2,600	1908
181	Bank of Ireland, Dublin	Ireland	21,206,444,000s	15,854,049,000s	221	+40	353	10,600	1783
182	Nanto Bank, Ltd., Nara	Japan	20,982,682,490	21,256,478,395	167		121	3,024	1934
183	Tokyo Sowa Bank, Ltd.	Japan	20,982,173,081	21,990,226,248u	160		98	3,695	1950
184	Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	20,965,060,000s	18,777,231,350s	184		19	2,928	1856
185	Banco Popular Espanol, Madrid	Spain	20,960,736,170s	17,900,216,460s	191	+6	1,643	11,778	1926
186	First Interstate Bank of California, Los Angeles	United States	20,858,627,000	20,154,051,000	176		339	12,957	1920
187	Berliner Bank, Berlin	Germany	20,770,983,920s	18,795,364,407s	183		87	4,837	1950
188	Banco di Santo Spirito, Rome	Italy	20,652,503,839sv	18,989,738,157st	182		240	5,880	1605
189	Hyakujushi Bank, Ltd., Takamatsu	Japan	20,496,423,299	21,497,288,508	164		127	2,589	1878
190	Land Bank of Taiwan, Taipei	Taiwan	20,438,476,716	14,931,118,200	237	+47	61	4,354	1946
191	Deutsche Bank Luxembourg	Luxembourg	20,348,408,170t	17,475,937,105t	198	+7	0	162	1970
192	NCNB National Bank of North Carolina, Charlotte	United States	20,327,636,000	16,496,394,000	207	+15	240	8,302	1960
193	Postipankki, Helsinki	Finland	20,142,111,000s	17,954,472,000s	189		N.A.	N.A.	1886
194	Cho Hung Bank Ltd., Seoul	Korea	20,082,001,725s	16,341,916,186s	210	+16	240	9,126	1897
195	Caja de Madrid	Spain	20,033,666,840s	15,315,400,800s	228	+33	836	6,306	1702
196	Zentralsparkasse und Kommerzialbank, Vienna	Austria	19,804,344,000u	17,676,480,000u	195		214	5,105	1907
197	Korea First Bank, Seoul	Korea	19,730,311,666s	16,473,535,625s	208	+11	233	8,944	1929
198	Iyo Bank, Ltd., Matsuyama	Japan	19,706,260,761	20,500,601,508	173		143	2,927	1941
199	Christiania Bank og Kreditkasse, Oslo	Norway	19,670,090,500	17,680,872,000s	194		4	4,716	1848
200	Hill, Samuel Bank, Ltd., London	United Kingdom	19,264,059,000t	7,448,320,000t	426†	+226	12	1,300	1831

Data Source: The primary source of data is **American Banker**'s questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total assets** exclude contra accounts and contingent liabilities. **Note:** Banks that did not provide current data are **excluded** from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989, Sept. 30, 1989 and March 31, 1990. Canadian bank data are for fiscal yearend Oct. 31, 1989 and Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(g)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank which does not consolidate subsidiary banks in its data. **(†)**— Rank based on revised asset total for 1988. **(‡)**— Restated to reflect changes in consolidation in 1989. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1989 or nearest fiscal yearend

Asset Rank 1989			Assets in US Dollars 12/31/89	Assets in US Dollars 12/31/88	Asset Rank 12/31/88	Gain in Rank	Bank Branches 12/31/89	Employees 12/31/89	Operating Since
201	World Savings, FS&LA, Oakland, Calif.	United States	19,263,899,000	16,352,299,000	209	+8	192	2,461	1912
202	Daishi Bank, Ltd., Niigata	Japan	19,157,922,851	20,455,988,972	174		134	3,118	1873
203	Bremer Landesbank, Bremen	Germany	19,004,814,500t	17,058,409,200t	203		3	1,173	1983
204	Shiga Bank, Ltd., Otsu	Japan	18,902,098,909	19,860,942,432	178		125	2,742	1933
205	Republic National Bank, New York	United States	18,868,403,000	17,790,997,000	193		38	2,673	1966
206	Suruga Bank, Ltd., Numazu	Japan	18,587,504,262	18,124,124,300	187		130	2,732	1895
207	American Express Bank Ltd., New York	United States	18,395,000,000s	16,180,000,000s	214	+7	N.A.	N.A.	1919
208	Homefed Bank, FSB, San Diego, Calif.	United States	17,752,680,000	16,261,058,000	211	+3	203	4,591	1934
209	Caixa Geral de Depositos, Lisbon	Portugal	17,734,336,464s	15,564,406,199s	224	+15	412	10,104	1876
210	Banco Itau, Sao Paulo	Brazil	17,385,615,184	9,339,973,235	349	+139	886	77,499	1944
211	Medium Business Bank of Taiwan, Taipei	Taiwan	17,299,356,295	12,001,207,004	287	+76	99	4,385	1899
212	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	17,158,970,000u	15,978,423,444	218	+6	3	1,200	1970
213	Kiyo Bank, Ltd., Wakayama	Japan	17,027,964,331	17,580,877,734	196		100	2,657	1895
214	National Bank of Detroit	United States	16,817,132,000	15,043,409,000	234	+20	152	6,698	1933
215	Banco do Estado de Sao Paulo	Brazil	16,814,353,696s	9,853,865,648	335	+120	N.A.	N.A.	1926
216	Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	16,683,430,592st	13,778,449,860st	254	+38	93	3,726	1983
217	First Union National Bank, Charlotte, N.C.	United States	16,622,378,000	14,789,337,000	242	+25	271	7,113	1908
218	Development Bank of Singapore Ltd.	Singapore	16,616,062,798	10,854,388,989	311	+93	45	3,385	1968
219	Raiffeisen Zentralbank Oesterreich AG, Vienna	Austria	16,509,192,000s	13,772,821,565u	255	+36	14	1,256	1927
220	Banco Nacional de Mexico, Mexico City	Mexico	16,462,328,890	14,085,415,120	249	+29	743	29,482	1884
221	Hemburger Sparkasse, Hamburg	Germany	16,445,542,196	15,001,738,473	235	+14	208	5,737	1827
222	State Bank Victoria, Melbourne	Australia	16,409,131,200s	15,964,482,072s	219		N.A.	N.A.	1958
223	American Savings Bank, Irvine, Calif.	United States	16,290,515,000	15,409,744,000	227	+4	177	4,783	1988
224	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	16,194,984,365	13,205,484,502u	267	+43	1,032	4,318	1935
225	Bangkok Bank, Ltd.	Thailand	16,115,030,997	13,820,680,014	253	+28	343	20,838	1944
226	Israel Discount Bank, Ltd., Tel-Aviv	Israel	16,032,824,890s	16,126,415,422s	215		244	7,050	1935
227	Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	15,859,059,346	15,645,658,420	222		119	2,663	1896
228	Pittsburgh National Bank	United States	15,842,142,000	15,110,664,000	233	+5	114	4,080	1852
229	Bank fuer Arbeit und Wirtschaft, Vienna	Austria	15,783,125,488u	14,812,973,464u	241	+12	129	2,132	1922
230	Westfalenbank, Bochum	Germany	15,756,927,963st	14,051,996,673st	250	+20	N.A.	N.A.	1921
231	Hyakugo Bank, Ltd., Tsu	Japan	15,699,997,958	17,461,468,220	199		134	2,938	1878
232	Southeast Bank NA, Miami	United States	15,670,569,000	13,455,562,000	261	+29	221	7,556	1902
233	Bank of Kinki, Ltd., Osaka	Japan	15,662,880,280	17,189,746,192	200		102	2,641	1942
234	Bancomer, Mexico City	Mexico	15,650,109,936u	12,917,121,929u	273	+39	747	35,493	1932
235	Higo Bank, Ltd., Kumamoto	Japan	15,615,247,394	15,908,400,880	220		119	2,547	1925
236	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	15,602,734,080	14,143,076,640	248	+12	N.A.	636	1971
237	Hokkoku Bank, Ltd., Kanazawa	Japan	15,434,174,506	16,583,467,684	206		138	2,694	1943
238	Fukuoka City Bank, Ltd.	Japan	15,352,700,511	16,043,559,896	217		138	2,528	1924
239	Bergen Bank	Norway	15,302,249,400s	14,691,180,000§s	243†	+4	113	4,283	1855
240	Oesterreichische Postsparkasse, Vienna	Austria	15,150,930,480u	14,200,720,000s	247	+7	N.A.	1,598	1883
241	Union Bank, San Francisco	United States	15,149,329,000t	14,856,224,000v	240		169	7,376	1953
242	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	15,079,854,000	13,481,211,000	259	+17	219	7,458	1879
243	Noraka Creditbank, Oslo	Norway	14,811,137,000s	15,611,312,000s	223		153	4,591	1857
244	Banque Internationale a Luxembourg	Luxembourg	14,757,716,092s	11,442,420,663s	299	+55	55	2,335	1856
245	Banca Toscana, Florence	Italy	14,551,471,770t	12,535,156,890t	279	+34	207	3,842	1904
246	Societe Nationale de Credit a l'Industrie, Brussels	Belgium	14,457,065,825	13,977,106,633	252	+6	17	1,130	1919
247	Credito Romagnolo, Bologna	Italy	14,384,006,980s	11,893,599,884u	289	+42	211	4,434	1896
248	National Westminster Bank USA, New York	United States	14,380,365,000t	13,065,111,000t	271	+23	130	4,819	1905
249	C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	14,329,595,303s	11,415,141,386	301	+52	654	3,371	1924
250	Bank of New England NA, Boston	United States	14,277,097,000	15,514,519,000	226		32	4,698	1831
251	Kleinwort, Benson, Lonedale Plc, London	United Kingdom	14,274,987,720s	16,196,427,408s	213		3	3,620	1793
252	San-in Godo Bank, Ltd., Matsue	Japan	14,231,780,596	15,261,932,048	229		134	2,340	1941
253	Commonwealth Savings Bank of Australia, Sydney	Australia	14,196,168,000t	13,134,955,200t	269	+16	N.A.	N.A.	1960
254	Credit Industriel et Commercial, Paris (h)	France	14,184,379,509	21,820,279,761s	162		113	3,945	1859
255	CrossLand Savings FSB, Brooklyn, New York	United States	14,102,367,000	15,143,802,000	231		115	3,505	1860
256	Bank of Nagoya, Ltd.	Japan	14,011,653,018	14,914,161,488	238		120	2,749	1949
257	Societe Generale Alsacienne de Banque, Strasbourg	France	13,968,063,942st	11,807,233,111st	294	+37	145	3,037	1881
258	Sovran Bank NA, Richmond	United States	13,718,240,000	12,359,665,000	282	+24	290	6,913	1867
259	Fukutoku Bank, Ltd., Osaka	Japan	13,673,462,043	13,622,199,864	257		119	2,523	1949
260	Kofuku Bank, Ltd., Osaka	Japan	13,671,116,246	14,325,181,412	245		113	2,924	1926
261	Tokyo Tomin Bank, Ltd.	Japan	13,605,974,784	14,034,952,164	251		80	2,465	1951
262	Casse di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	13,502,176,363u	10,559,811,135	316	+54	182	3,546	1825
263	Bank of Osaka, Ltd.	Japan	13,494,955,067	13,255,156,268	266	+3	76	2,012	1950
264	Sparkasse der Stadt Berlin West, Berlin	Germany	13,388,013,806	11,871,772,693	291	+27	92	4,066	1818
265	Dresdner Bank Luxembourg	Luxembourg	13,363,044,334t	11,404,462,756t	303	+38	N.A.	N.A.	1967
266	Great American Bank, SSB, San Diego, Calif.	United States	13,346,430,000	16,084,341,000	216		214	3,724	1885
267	Osuuspankkien Keskuspankki Oy, Helsinki	Finland	13,204,000,800s	10,496,736,000s	318	+51	N.A.	N.A.	1902
268	Fukui Bank, Ltd.	Japan	13,195,919,406	14,368,269,824	244		136	2,520	1899
269	National Bank of Kuwait	Kuwait	13,156,365,697s	12,340,576,083s	264	+15	58	2,070	1952
270	Banque Generale du Luxembourg	Luxembourg	13,115,833,224s	11,113,506,477s	308	+38	50	1,834	1919
271	Goldome, Buffalo, N.Y.	United States	12,999,150,000	14,962,534,000	236		95	3,568	1846
272	Citizens National Bank, Seoul	Korea	12,931,131,360	10,414,367,600u	320	+48	290	12,547	1963
273	Bank Mees & Hope, Amsterdam	Netherlands	12,834,066,332st	10,482,377,596st	319	+46	20	3,415	1720
274	Toho Bank, Ltd., Fukushima	Japan	12,761,972,117	13,464,629,468	260		115	2,634	1941
275	Hiroshima-Sogo Bank, Ltd.	Japan	12,669,347,725	13,137,903,832	268		103	2,308	1923
276	Meritor Savings Bank, Philadelphia	United States	12,639,807,000	17,172,011,000	201		130	2,476	1816
277	Landesgirokasse, Stuttgart	Germany	12,618,330,000	10,842,620,002	312	+35	243	4,781	1818
278	Vereins-und Westbank, Hamburg	Germany	12,616,598,835s	11,149,658,028s	307	+29	260	4,190	1856
279	Kagoshima Bank, Ltd.	Japan	12,573,824,104	13,103,457,128	270		133	2,459	1879
280	State Bank of South Australia, Adelaide	Australia	12,522,768,933s	8,758,592,572	371	+91	190	3,800	1984
281	First Bank NA, Minneapolis	United States	12,497,203,000	14,255,601,000	246		39	3,185	1857
282	Connecticut National Bank, Hartford	United States	12,469,317,000	12,176,058,000	265	+3	156	5,917	1792
283	Keiyo Bank, Ltd., Chiba	Japan	12,392,682,037	12,735,309,856	277		103	2,116	1943
284	Industrial Bank of Korea, Seoul	Korea	12,355,284,798	9,613,650,021	341	+57	205	9,300	1961
285	Erste Oesterreichische Spar-Casse, Vienna	Austria	12,315,195,082s	11,492,087,888s	298	+13	125	2,752	1819
286	Citizens & Southern National Bank, Atlanta	United States	12,291,349,000	11,255,507,000	306	+20	210	7,394	1887
287	Shikoku Bank, Ltd., Kochi	Japan	12,259,990,426	12,816,043,380	275		126	2,416	1878
288	Bank One, Texas NA, Dallas	United States	12,248,464,000	6,556,056,000	471	+183	54	5,347	1914
289	Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	12,186,194,252st	8,325,670,000u	389	+100	7	N.A.	1949
290	Seattle-First National Bank	United States	12,170,846,000	10,652,218,000	315	+25	183	6,516	1870
291	First Fidelity Bank NA, Newark, N.J.	United States	12,148,525,000	10,944,767,000	310	+19	172	5,366	1812
292	Banque Worms, Paris	France	12,098,753,962s	10,065,406,969s	327	+35	28	1,509	1928
293	Caja de Ahorros y Monte de Piedad de Barcelona	Spain	12,044,250,350	9,632,577,780	340	+47	606	3,215	1844
294	Musashino Bank, Ltd., Omiya	Japan	12,040,259,055	12,619,866,848	278		80	2,179	1952
295	NCNB National Bank of Florida, Tampa	United States	11,755,983,000	9,517,015,000	345	+50	255	5,092	1982
296	Banque Regionale d'Escompte et de Depots, Vincennes	France	11,668,376,672s	10,046,788,924u	330	+34	208	3,804	1919
297	Dime Savings Bank of New York, FSB, Garden City	United States	11,652,230,000	12,007,151,000	286		56	N.A.	1859
298	Texas Commerce Bank NA, Houston	United States	11,605,210,000	11,619,378,000	297		28	4,510	1866
299	Awa Bank, Ltd., Tokushima	Japan	11,526,586,113	12,401,444,112	281		94	1,952	1896
300	Shinhan Bank, Seoul	Korea	11,512,283,498	4,337,673,404	660	+350	80	2,233	1982

Data Exchange: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports wherever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total assets** exclude contra accounts and contingent liabilities. **Note:** Banks that did not provide current data are **excluded** from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989, Sept. 30, 1989, and March 31, 1990; Canadian bank data are for fiscal yearend Oct. 31, 1989; and all Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and the rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(g)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(s)**— Consolidated data. **(§)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— Rank based on revised asset total for 1988. **(‡)**— Restated to reflect changes in consolidation in 1989. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1989 or nearest fiscal yearend

Asset Rank 1989			Assets in US Dollars 12/31/89	Assets in US Dollars 12/31/88	Asset Rank 12/31/88	Gain in Rank	Bank Branches 12/31/89	Employees 12/31/89	Operating Since
301	**Franklin Savings Assn., Ottawa, Kan.**	United States	11,427,820,000	13,266,390,000	265		9	612	1889
302	**Banque et Caisse d'Epargne de l'Etat, Luxembourg**	Luxembourg	11,415,760,217	8,938,744,847	363	+61	92	1,511	1856
303	**Korea Housing Bank, Seoul**	Korea	11,355,742,802	8,129,210,600	398	+95	236	9,276	1967
304	**Genossenschaftliche Zentralbank, Stuttgart**	Germany	11,315,942,116	11,043,612,103	309	+5	0	488	1970
305	**Riyad Bank Ltd., Jeddah**	Saudi Arabia	11,294,453,366u	10,193,794,260u	324	+19	161	4,615	1957
306	**Coast Savings & Loan Assn., Los Angeles**	United States	11,293,189,000	12,898,630,000	274		134	2,100	1935
307	**Oita Bank, Ltd.**	Japan	11,252,215,910	11,850,747,328	292		118	2,064	1893
308	**Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo**	Italy	11,163,558,788	9,260,278,198	355	+47	238	4,145	1861
309	**Citibank (South Dakota) NA, Sioux Falls**	United States	11,142,112,000	13,557,319,000	258		0	4,068	1981
310	**Yamanashi Chuo Bank, Ltd., Kofu**	Japan	11,141,246,505	11,440,938,164	300		82	2,109	1941
311	**Chiba Kogyo Bank, Ltd.**	Japan	11,090,274,160	11,413,654,092	302		80	1,855	1952
312	**First Federal of Michigan, Detroit**	United States	11,088,251,000	11,941,524,520	288		97	1,520	1933
313	**Commerzbank International, Luxembourg**	Luxembourg	11,086,429,163t	9,877,005,607t	334	+21	0	144	1969
314	**Hokuetsu Bank, Ltd., Nagaoka**	Japan	11,066,709,277	11,673,731,212	296		95	1,999	1942
315	**State Bank of New South Wales, Sydney**	Australia	10,980,968,040a	8,136,712,000s	397	+82	N.A.	N.A.	1933
316	**Aichi Bank, Ltd., Nagoya**	Japan	10,970,783,160	11,813,132,248	293		106	2,599	1944
317	**Sparekassen Bikuben, Copenhagen**	Denmark	10,860,222,000	8,082,420,205	399	+82	310	4,467	1857
318	**Boston Safe Deposit & Trust Co.**	United States	10,771,670,000	17,517,376,000	197		N.A.	2,738	1867
319	**Bank of Iwate, Ltd., Morioka**	Japan	10,710,827,345	11,879,713,192	290		112	1,894	1932
320	**Standard Bank of South Africa Ltd., Johannesburg**	South Africa	10,593,161,244u	N.A.			449	20,409	1862
321	**Credit Industriel d'Alsace et de Lorraine, Strasbourg**	France	10,582,929,000s	8,536,378,786s	379	+58	12	3,463	1919
322	**Gotabanken, Stockholm**	Sweden	10,461,619,000s	8,538,918,000s	378	+56	141	2,399	1848
323	**Banca Popolare di Bergamo**	Italy	10,444,961,699u	8,379,184,895u	387	+64	133	2,888	1869
324	**Bank of New Zealand, Ltd., Wellington**	New Zealand	10,422,145,293	10,057,983,734	328	+4	218	6,708	1861
325	**Malayan Banking Berhad, Kuala Lumpur**	Malaysia	10,397,157,620s	8,587,544,038s	377	+52	217	8,350	1960
326	**Frankfurter Sparkasse, Frankfurt**	Germany	10,313,660,905	9,426,851,092	347	+21	N.A.	N.A.	1968
327	**Crestar Bank, Richmond**	United States	10,160,578,000	9,335,075,000	350	+23	210	5,676	1963
328	**Morgan Grenfell & Co. Ltd., London**	United Kingdom	10,140,623,640st	8,308,358,448u	390	+62	0	2,332	1838
329	**Comerica Bank-Detroit**	United States	10,096,869,000	8,780,525,000	370	+41	138	3,749	1849
330	**Meridian Bank, Reading, Pa.**	United States	10,074,657,000	7,899,960,000	409	+79	187	3,665	1932
331	**State Street Bank & Trust Co., Boston**	United States	10,059,546,000	8,399,064,000	385	+54	6	7,209	1792
332	**Eighteenth Bank, Ltd., Nagasaki**	Japan	10,047,847,254	10,746,117,812	314		117	1,961	1877
333	**Akita Bank, Ltd.**	Japan	10,029,288,415	10,349,019,682	322		103	1,860	1941
334	**Banco Lariano, Como**	Italy	10,016,423,081t	8,141,476,818t	396	+62	126	2,525	1908
335	**Chukyo Bank, Ltd., Nagoya**	Japan	9,952,751,285	10,752,875,012	313		101	2,232	1943
336	**Bank Negara Indonesia 1946, Jakarta**	Indonesia	9,940,144,883	8,678,404,082	373	+37	280	10,339	1946
337	**United States National Bank, Portland**	United States	9,917,161,000	8,181,916,000	394	+57	194	4,986	1891
338	**Banca Provinciale Lombarda, Bergamo**	Italy	9,914,761,727t	7,791,947,857t	411	+73	148	2,852	1932
339	**Bank of India, Bombay**	India	9,887,798,507	9,290,512,000	352	+13	2,272	53,057	1906
340	**Banco Intercontinental Espanol, Madrid**	Spain	9,881,417,260	7,203,417,480	436	+96	290	2,147	1965
341	**Overseas-Chinese Banking Corp., Ltd., Singapore**	Singapore	9,880,709,068s	6,878,504,583s	447	+106	N.A.	N.A.	1932
342	**S.G. Warburg & Co., Ltd., London**	United Kingdom	9,878,540,000	7,966,626,381	403	+61	N.A.	N.A.	1934
343	**Gulf International Bank, Manama**	Bahrain	9,865,189,450	9,141,472,560	356	+13	3	521	1976
344	**Michigan National Bank, Farmington Hills**	United States	9,851,495,000	9,295,911,000	351	+7	199	4,953	1977
345	**Towa Bank, Ltd., Maebashi**	Japan	9,795,872,180	10,194,317,352	323		82	2,143	1917
346	**Harris Trust & Savings Bank, Chicago**	United States	9,793,322,000	8,850,680,000t	366	+20	2	4,107	1882
347	**First Gibraltar Bank, FSB, Dallas**	United States	9,774,756,000	12,497,352,000	280		96	N.A.	N.A.
348	**Midlantic National Bank, Newark, N.J.**	United States	9,758,482,000	5,633,423,000	531	+183	212	4,621	1804
349	**Bank of Communications, Taipei**	Taiwan	9,756,754,263	8,285,935,865	391	+42	20	1,076	1907
350	**Arab Bank Ltd., Amman**	Jordan	9,747,890,880s	13,332,496,900s	264		92	3,500	1930
351	**Connecticut Bank & Trust Co. NA, Hartford**	United States	9,720,404,000	9,877,233,000	333		169	4,959	1792
352	**Stadtsparkasse Koeln, Cologne**	Germany	9,680,771,920	8,948,946,160	362	+10	117	3,795	1826
353	**Bank Leu, Ltd., Zurich**	Switzerland	9,673,695,506u	9,877,732,679u	332		22	1,324	1755
354	**Fleet National Bank, Providence, R.I.**	United States	9,663,870,000	7,909,218,000	408	+54	44	2,249	1791
355	**First National Bank of South Africa Ltd., Johannesburg**	South Africa	9,648,114,700	11,288,150,000s	304		844	19,403	1971
356	**Banque Paribas Belgique, Brussels (q)**	Belgium	9,639,733,100s	7,767,015,200st	412	+56	63	1,232	1968
357	**Standard Federal Bank, Troy, Mich.**	United States	9,638,381,000	9,803,376,000	336		113	2,283	1893
358	**Lyonnaise de Banque, Lyon**	France	9,636,619,000s	8,611,803,612st	375	+17	300	4,400	1965
359	**Philadelphia National Bank**	United States	9,587,496,000	9,525,065,000	344		68	1,740	1803
360	**Imperial Savings Assn., San Diego, Calif.**	United States	9,581,584,000	12,349,537,000	283		88	N.A.	1926
361	**Turkiye Cumhuriyeti Ziraat Bankasi, Ankara**	Turkey	9,555,508,980	7,177,951,308	437	+76	N.A.	N.A.	1863
362	**United Overseas Bank Ltd., Singapore**	Singapore	9,521,805,592s	7,404,860,025s	426	+64	125	5,056	1935
363	**Cassa di Risparmio di Firenze, Florence**	Italy	9,446,980,867	8,031,320,329	400	+37	177	3,503	1829
364	**Chase Manhattan Bank (USA) NA, Wilmington, Del.**	United States	9,387,758,000	6,816,276,000	455	+91	N.A.	1,368	1982
365	**Aomori Bank, Ltd.**	Japan	9,379,269,953	9,651,751,732	339		106	2,056	1943
366	**Valley National Bank, Phoenix**	United States	9,348,843,000	10,141,098,000	325		230	6,597	1899
367	**Columbia Savings & Loan Assn., Beverly Hills**	United States	9,334,522,079	11,752,236,000	295		20	N.A.	1958
368	**Union Bank of Switzerland (Luxembourg)**	Luxembourg	9,282,459,559v	8,467,154,461v	382	+14	N.A.	N.A.	1973
369	**Banco Portugues do Atlantico, Oporto**	Portugal	9,279,890,984u	8,379,641,554u	386	+17	155	6,154	1919
370	**Fidelity Bank NA, Philadelphia**	United States	9,277,808,000	10,055,205,000	329		127	3,852	1871
371	**Farmers Bank of China, Taipei**	Taiwan	9,272,603,769	6,780,737,852	457†	+86	36	1,143	1889
372	**Nordbanken, Stockholm**	Sweden	9,243,428,600s	6,823,799,400s	453	+81	N.A.	N.A.	1986
373	**Shawmut Bank NA, Boston**	United States	9,236,379,000	8,837,739,000	367		157	3,725	1836
374	**Daiwa Bank, Ltd., Matsuzaka**	Japan	9,205,712,420	10,011,948,032	331		101	2,100	1912
375	**First Union National Bank of Florida, Jacksonville**	United States	9,179,896,000	9,137,981,000	357		209	4,751	1889
376	**Istituto Bancario Italiano, Milan**	Italy	9,133,123,586t	7,013,963,299t	444	+68	73	2,976	1918
377	**Nedcor Ltd., Johannesburg**	South Africa	9,118,697,700s	5,619,132,800s	534	+157	924	16,826	1888
378	**Sunbelt Savings, FSB, Dallas**	United States	9,108,052,000	9,387,162,000	348		103	N.A.	N.A.
379	**Senshu Bank, Ltd., Kishiwada**	Japan	9,073,530,218	8,988,750,284	361		57	1,453	1951
380	**North Pacific Bank, Ltd., Sapporo**	Japan	9,070,939,150	10,412,334,656	321		107	2,039	1917
381	**Bank of Ikeda, Ltd.**	Japan	9,044,254,923	8,865,701,672	365		66	1,598	1951
382	**Shinwa Bank, Ltd., Sasebo**	Japan	9,012,331,959	9,511,862,676	346		124	2,024	1939
383	**Maryland National Bank, Baltimore**	United States	8,954,496,000	8,653,292,000	374		151	4,402	1933
384	**Ehime Bank, Ltd., Matsuyama**	Japan	8,944,410,759	9,715,059,188	337		86	1,760	1943
385	**Anchor Savings Bank, FSB, Northport, N.Y.**	United States	8,938,276,000	8,401,707,000	384		128	N.A.	1868
386	**Signet Bank/Virginia, Richmond**	United States	8,933,440,000	7,479,345,000	424	+38	140	4,036	1922
387	**Ameritrust Co. NA, Cleveland**	United States	8,910,063,000	8,417,335,000	383		149	4,308	1894
388	**Huntington National Bank, Columbus, Ohio**	United States	8,842,001,000	7,605,809,000	417	+29	172	2,649	1866
389	**American Express Centurion Bank, Newark**	United States	8,754,152,000	8,005,567,000	401	+12	N.A.	384	1985
390	**Manufacturers National Bank, Detroit**	United States	8,660,757,000	7,807,076,000	410	+20	101	4,770	1933
391	**Baden-Wuerttembergische Bank, Stuttgart**	Germany	8,592,819,929s	7,400,923,048s	428	+37	N.A.	2,105	1871
392	**City Savings Bank, FSB, Somerset, N.J.**	United States	8,582,471,000	10,552,806,000	317		110	N.A.	1887
393	**Bank of Baroda**	India	8,511,790,000s	7,577,994,710u	419	+26	2,257	43,914	1908
394	**Northern Trust Co., Chicago**	United States	8,501,224,000	7,937,652,000	405	+11	2	4,577	1889
395	**Cassa di Risparmio di Padova e Rovigo, Padova**	Italy	8,483,195,474	7,144,917,462	439	+44	110	2,273	1822
396	**Krung Thai Bank Ltd., Bangkok**	Thailand	8,482,819,800	6,860,160,315	449	+53	331	13,300	1966
397	**First National Bank, Atlanta**	United States	8,469,739,000	7,934,874,000	406	+9	134	4,757	1865
398	**Norwest Bank Minnesota NA, Minneapolis**	United States	8,453,200,000	8,179,172,000	395		61	2,672	1929
399	**Citibank (Nevada) NA, Las Vegas**	United States	8,452,222,000	5,794,941,000	517	+118	2	1,233	1986
400	**Banca d'America e d'Italia, Milan**	Italy	8,401,232,333t	5,545,116,208t	538	+138	100	2,942	1917

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total assets** exclude contra accounts and contingent liabilities. **Note:** Banks that did not provide current data are **excluded** from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989, Sept. 30, 1989, and March 31, 1990. Canadian bank data are for fiscal yearend Oct. 31, 1989; and all Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(q)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— Rank based on revised asset total for 1988. **(‡)**— Restated to reflect changes in consolidation in 1989. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1989 or nearest fiscal yearend

Asset Rank 1989			Assets in US Dollars 12/31/89	Assets in US Dollars 12/31/88	Asset Rank 12/31/88	Gain in Rank	Bank Branches 12/31/89	Employees 12/31/89	Operating Since
401	Miyazaki Bank, Ltd.	Japan	8,398,444,292	9,530,775,328	343		103	1,807	1932
402	Higashi-Nippon Bank, Ltd., Tokyo	Japan	8,394,696,048	8,811,178,576	369		70	1,780	1924
403	Bank of the Ryukyus, Ltd., Naha	Japan	8,373,356,981	9,545,138,132	342		76	1,881	1948
404	Yamagata Bank, Ltd.	Japan	8,353,339,094	9,278,108,804	353		91	1,853	1881
405	Banque Cantonale de Berne	Switzerland	8,349,232,464	7,910,452,970	407	+2	N.A.	N.A.	1834
406	United World Chinese Commercial Bank, Taipei	Taiwan	8,322,059,356u				28	1,288	1974
407	Provident National Bank, Philadelphia	United States	8,321,445,000	7,975,995,000	402		69	3,119	1847
408	Banca Serfin, Mexico City	Mexico	8,320,276,682s	6,505,141,573s	473	+65	N.A.	N.A.	1864
409	Bank of Saga, Ltd.	Japan	8,258,489,529u	8,825,175,252u	368		110	1,727	1955
410	Jyske Bank, Silkeborg	Denmark	8,227,644,512s	7,703,862,433s	414	+4	155	2,516	1967
411	CenTrust Bank, SSB, Miami	United States	8,217,563,000	10,103,677,000	326		49	N.A.	N.A.
412	Michinoku Bank, Ltd., Aomori	Japan	8,202,384,227	8,534,869,160	360		103	1,973	1976
413	National City Bank, Cleveland	United States	8,173,174,000	7,605,767,000	418	+5	84	3,020	1845
414	Banco de Sabadell	Spain	8,158,604,520s	6,493,777,920	474	+60	286	3,867	1881
415	Empire of America Federal Savings Bank, Buffalo, N.Y.	United States	8,142,100,000	11,281,412,000	305		66	N.A.	1854
416	Forsta Sparbanken, Stockholm	Sweden	8,110,036,900	5,372,289,400s	480	+64	121	2,432	1820
417	Society National Bank, Cleveland	United States	8,098,899,000	6,061,572,000	505	+88	132	3,630	1849
418	Banca Catalana, Barcelona	Spain	8,059,005,350tu	8,915,582,340sv	364		407	3,510	1961
419	Bank of Hawaii, Honolulu	United States	8,003,403,000	6,359,719,000	462	+63	79	3,552	1897
420	Security Pacific Bank Washington, Seattle	United States	7,983,175,000	7,017,554,000	443	+23	160	4,510	1889
421	Coutts & Co., London	United Kingdom	7,932,651,930st	6,352,496,562st	483	+62	N.A.	N.A.	1692
422	Bank Bumi Daya, Jakarta	Indonesia	7,932,436,128	6,450,361,832s	478	+56	108	7,711	1959
423	Union de Banques Arabes et Francaises, Neuilly	France	7,834,028,027s	8,232,351,186s	392		5	582	1970
424	Bank of Tokyo Trust Co., New York	United States	7,824,057,000t	6,558,746,000v	470	+46	3	368	1955
425	Caja de Ahorros de Cataluna, Barcelona	Spain	7,813,052,280	5,988,471,300	507	+82	596	2,309	1926
426	Florida National Bank, Jacksonville	United States	7,808,190,000	7,750,519,000	413		185	4,259	1889
427	Boatmen's National Bank, St. Louis, Mo.	United States	7,787,150,000	4,331,429,000	652	+225	57	3,285	1847
428	Thai Farmers Bank, Bangkok	Thailand	7,746,549,187	6,207,081,575	495	+67	318	13,055	1945
429	Banco Espirito Santo e Comercial, Lisbon	Portugal	7,737,983,003	6,827,314,025	452	+23	157	6,659	1937
430	Banque Cantonale de St. Gallen	Switzerland	7,965,447,312	7,453,527,480	425		85	1,050	1868
431	Dresdner Bank Berlin AG	Germany	7,963,244,980tu	6,670,770,723tu	464	+33	79	1,919	1949
432	Nassauische Sparkasse Wiesbaden, Wiesbaden	Germany	7,615,586,584	6,871,657,967	448	+16	334	1,798	1840
433	Bank of California NA, San Francisco	United States	7,586,854,000t	6,666,874,000v	465	+32	56	3,676	1864
434	AmSouth Bank NA, Birmingham, Ala.	United States	7,535,780,000	7,248,891,000	432		155	4,528	1873
435	Stadtsparkasse Munchen, Munich	Germany	7,510,601,468	6,854,608,419	450	+15	116	2,286	1824
436	First City Texas-Houston NA	United States	7,504,343,000	6,279,526,000	490	+54	24	2,566	1866
437	Ljubljanska Banka, Ljubljana	Yugoslavia	7,485,840,000s	7,110,776,220s	441	+4	19	11,268	1955
438	International Commercial Bank of China, Taipei	Taiwan	7,447,288,784u	6,578,445,274u	468	+30	N.A.	N.A.	1912
439	Luzerner Kantonalbank, Lucerne	Switzerland	7,434,288,216	7,091,229,495	442	+3	31	990	1850
440	Casse di Risparmio in Bologna	Italy	7,403,936,654	5,942,335,893s	510	+70	76	1,548	1837
441	United Mizrahi Bank Ltd., Tel-Aviv	Israel	7,401,679,490s	7,565,142,392s	420		81	2,723	1923
442	Banque Cantonale Vaudoise, Lausanne	Switzerland	7,394,070,434	7,480,743,697	423		58	1,469	1845
443	Citicorp Savings, FS&LA, San Francisco	United States	7,393,077,000	6,943,066,000	445	+2	130	2,200	1921
444	Uniao de Bancos Brasileiros, Sao Paulo	Brazil	7,351,015,056	N.A.			N.A.	N.A.	1967
445	Banco Atlantico, Barcelona	Spain	7,326,779,350tu	5,820,018,288st	514	+69	N.A.	N.A.	1901
446	Casse di Risparmio di Genova e Imperia, Genoa	Italy	7,196,232,300	6,475,865,427u	476	+30	137	2,962	1846
447	Tochigi Bank, Ltd., Utsunomiya	Japan	7,194,244,949	7,279,794,340	431		61	1,529	N.A.
448	Kreissparkasse Koeln, Cologne	Germany	7,187,773,394	6,560,473,736	469	+21	135	2,811	1855
449	Banca della Svizzera Italiana, Lugano	Switzerland	7,187,680,800s	6,108,416,020s	502	+53	39	1,986	1873
450	Commercial Bank of Greece, Athens	Greece	7,148,769,043u	6,178,704,539u	497	+47	342	7,155	1907
451	Gibraltar Savings, FA, Simi Valley, Calif.	United States	7,147,861,000	13,436,242,000	262		96	N.A.	1886
452	BFG Luxembourg	Luxembourg	7,113,782,101t	6,778,284,420t	457	+5	0	82	1973
453	CIC-Union Europeenne, International & Cie, Paris	France	7,108,499,070tu	7,632,594,479u	415		4	247	1984
454	National Bank of Egypt, Cairo	Egypt	7,064,186,000u	6,340,464,000u	485	+31	262	8,165	1898
455	Saudi American Bank, Riyadh	Saudi Arabia	7,060,912,278s	6,253,942,760	491	+36	38	1,019	1980
456	Bank of Kansai, Ltd., Osaka	Japan	7,059,245,275	7,112,914,024	440		67	1,454	1922
457	West LB International, Luxembourg	Luxembourg	7,058,673,830t	6,062,560,000t	504	+47	0	99	1972
458	Household Bank, FIB, Newport Beach, Calif.	United States	7,051,505,000	4,971,387,000	583	+125	112	2,491	1878
459	Greenwood Trust Co., New Castle, Del.	United States	7,050,646,000	6,474,688,000	477	+18	N.A.	4,525	1911
460	Peoples Bank, Bridgeport, Conn.	United States	7,037,923,000	6,294,349,000	488	+28	N.A.	N.A.	1842
461	Hanshin Bank, Ltd., Kobe	Japan	7,033,894,316	7,207,875,208	435		72	1,473	1949
462	Clydesdale Bank Plc, Glasgow	United Kingdom	6,986,868,974t	N.A.			351	7,500	1987
463	Union Bank of Norway, Oslo	Norway	6,967,826,446s	7,350,353,072	429		98	2,010	1985
464	Banca Popolare di Verona	Italy	6,951,278,571	5,414,670,000	550	+86	105	1,724	1867
465	Commercial Bank of Kuwait	Kuwait	6,904,428,190	6,340,857,350	484	+19	36	1,160	1962
466	Sanwa Bank California, San Francisco	United States	6,896,837,000t	6,409,975,000t	479	+13	107	3,319	1972
467	Atlantic Financial Federal, FA, Bala Cynwyd, Pa.	United States	6,873,268,000	7,939,932,000	404		73	N.A.	1982
468	Banca San Paolo di Brescia	Italy	6,787,201,287s	5,792,433,985s	518	+50	107	1,710	1888
469	Banque Sudameris, Paris	France	6,776,994,567s	5,574,362,183s	536	+67	193	7,845	1910
470	First Interstate Bank of Arizona NA, Phoenix	United States	6,749,026,000	6,684,434,000	462		191	4,503	1877
471	Bank Dagang Negara, Jakarta	Indonesia	6,726,303,714s	5,869,378,005u	511	+40	164	7,805	1960
472	Caja de Ahorros y Monte de Piedad de Zaragoza	Spain	6,708,778,780	5,507,728,380	540	+68	562	2,923	1876
473	Shinko Bank, Ltd., Otsu	Japan	6,676,641,362	7,217,477,798	434		64	1,264	1942
474	Kyushu Bank, Ltd., Sasebo	Japan	6,642,316,020	7,154,928,792	438		79	1,446	1940
475	First Pennsylvania Bank NA, Philadelphia	United States	6,623,413,000	6,369,053,000	481	+6	92	3,534	1782
476	Gulf Bank, Kuwait	Kuwait	6,621,824,440	6,735,737,535	459		N.A.	N.A.	1960
477	AN-HYP N.V., Antwerp	Belgium	6,608,402,751u	5,434,570,333	549	+72	79	1,344	1881
478	Bank of Okinawa, Ltd., Naha	Japan	6,575,250,124	7,521,979,896	422		79	1,560	1956
479	Credit Suisse (Luxembourg)	Luxembourg	6,561,771,265t	5,364,436,852v	557	+78	0	117	1976
480	Yorkshire Bank Plc, Leeds	United Kingdom	6,529,980,380st	5,759,318,912	522	+42	251	5,658	1859
481	Riggs National Bank, Washington, D.C.	United States	6,508,044,000	6,161,400,000	498	+17	32	2,103	1836
482	Hibernia National Bank, New Orleans, La.	United States	6,507,334,000	5,779,101,000	520	+38	158	3,093	1870
483	Chase Lincoln First Bank NA, Rochester, N.Y.	United States	6,427,400,000	6,239,596,000	493	+10	112	3,571	1850
484	Banco Real, Sao Paulo	Brazil	6,386,673,216s	N.A.			N.A.	N.A.	1925
485	Meraibank, FSB, Phoenix, Ariz.	United States	6,381,942,000	8,348,139,000	388		76	N.A.	1925
486	Banco Pinto & Sotto Mayor, Lisbon	Portugal	6,376,601,080s	5,752,407,000	524	+38	155	6,764	1914
487	Banco Pastor, Coruna	Spain	6,357,876,360	5,236,072,380	567	+80	N.A.	N.A.	1776
488	First Interstate Bank of Texas NA, Houston	United States	6,341,309,000	5,718,731,000	490		59	3,110	1956
489	Banque Commerciale pour l'Europe du Nord, Paris	France	6,316,400,431t	6,610,978,870t	467		N.A.	N.A.	1921
490	Caja de Ahorros de Galicia, Coruna	Spain	6,312,573,300	4,916,973,600	586	+96	399	2,598	1978
491	First Interstate Bank of Oregon NA, Portland	United States	6,288,909,000	5,780,982,000	519	+28	176	3,970	1865
492	First National Bank of Maryland, Baltimore	United States	6,287,818,000t	5,596,614,000t	535	+43	145	3,679	1806
493	Trust Company Bank, Atlanta	United States	6,280,287,000	5,802,015,000	515	+22	49	2,652	1891
494	National Bank of Dubai Ltd., Dubai	United Arab Emirates	6,279,668,352	6,016,863,040	506	+12	17	735	1963
495	Motherwell District Municipal Bank Ltd.	United Kingdom	6,245,536,560	.....	...		5	0	1924
496	Overseas Union Bank, Ltd., Singapore	Singapore	6,213,258,228s	4,569,096,000s	617	+121	70	2,108	1947
497	Citizens & Southern National Bank, Fort Lauderdale, Fla.	United States	6,209,090,000	5,302,580,000	560	+63	167	3,781	1937
498	Landesbank Saar-Girozentrale, Saarbrucken	Germany	6,191,510,740u	5,628,470,658u	532	+34	0	623	1941
499	Ulster Bank Ltd., Belfast	United Kingdom	6,180,759,410st	5,279,459,440st	563	+64	N.A.	N.A.	1836
500	Sparkasse in Bremen	Germany	6,168,119,271u	5,457,839,034u	547	+47	85	1,729	1825

Data Source: The primary source of data is **American Banker**'s questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Total assets** exclude contra accounts and contingent liabilities. **Note:** Banks that did not provide current data are **excluded** from the listing. **Date of figures:** Data for most banks are for Dec. 31, 1989 and Dec. 31, 1988. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1989, Sept. 30, 1989, and March 31, 1990; Canadian bank data are for fiscal yearend Oct. 31, 1989; and all Japanese bank data are for fiscal yearend March 31, 1990. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(a)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(e)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— Rank based on revised asset total for 1988. **(‡)**— Restated to reflect changes in consolidation in 1989. N.A.— Not available.

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Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order within nations

Rank 12/89		12/31/89 Assets (U.S. Dollars)
	Australia	
58	Westpac Banking Corp., Sydney	76,104,260,000s
79	Australia & New Zealand Banking Group, Ltd., Melbourne	53,962,264,000s
84	National Australia Bank, Ltd, Melbourne	51,206,550,400s
93	Commonwealth Bank of Australia, Sydney	45,859,716,000s
114	Commonwealth Banking Corp., Sydney	39,600,486,800s
222	State Bank Victoria, Melbourne	16,409,131,200s
253	Commonwealth Savings Bank of Australia, Sydney	14,196,168,000†
280	State Bank of South Australia, Adelaide	12,522,768,933s
315	State Bank of New South Wales, Sydney	10,980,968,040s
	Austria	
102	Creditanstalt-Bankverein, Vienna	44,455,429,200
151	Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna	25,248,828,799u
164	Oesterreichische Laenderbank, Vienna	22,855,544,796s
196	Zentralsparkasse und Kommerzialbank, Vienna	19,804,344,000u
219	Raiffeisen Zentralbank Oesterreich AG, Vienna	16,509,192,000s
229	Bank fuer Arbeit und Wirtschaft, Vienna	15,783,125,488u
240	Oesterreichische Postsparkasse, Vienna	15,150,930,480u
265	Erste Oesterreichische Spar-Casse, Vienna	12,315,195,082s
	Bahrain	
176	Arab Banking Corp., Manama	21,730,000,000s
343	Gulf International Bank, Manama	9,865,189,450
	Belgium	
65	Generale Bank, Brussels	67,965,863,400s
85	Banque Bruxelles Lambert, Brussels	50,736,240,610s
90	Kredietbank N.V., Brussels	47,856,266,000s
105	ASLK-CGER Bank, Brussels	43,097,568,983s
224	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	16,194,964,365
246	Societe Nationale de Credit a l'Industrie, Brussels	14,457,065,825
249	C.O.B.-Caisse d'Epargne Privee, Brussels	14,329,595,303s
356	Banque Paribas Belgique, Brussels (q)	9,639,733,100s
477	AN-HYP N.V., Antwerp	6,608,402,751u
	Brazil	
35	Banco do Brasil, Brasilia	105,195,166,384u
154	Banco Brasileiro de Descontos, Sao Paulo	24,747,610,720s
210	Banco Itau, Sao Paulo	17,385,615,184
215	Banco do Estado de Sao Paulo	16,814,353,696s
444	Uniao de Bancos Brasileiros, Sao Paulo	7,351,015,056
484	Banco Real, Sao Paulo	6,386,673,216s
	Canada	
49	Royal Bank of Canada, Montreal	88,573,064,592s
57	Canadian Imperial Bank of Commerce, Toronto	78,511,029,792s
69	Bank of Montreal	64,873,480,716s
73	Bank of Nova Scotia, Toronto	62,340,736,908s
91	Toronto Dominion Bank	47,771,304,312
134	National Bank of Canada, Montreal	28,906,015,296s
	Denmark	
78	Danske Bank, Copenhagen	54,879,685,526s
107	Unibank, Copenhagen	42,082,945,000
317	Sparekassen Bikuben, Copenhagen	10,860,222,000
410	Jyske Bank, Silkeborg	8,227,644,512s
	Egypt	
464	National Bank of Egypt, Cairo	7,064,186,000u
	Finland	
118	Kansallis-Osake Pankki, Helsinki	37,015,447,800s
120	Union Bank of Finland, Ltd., Helsinki	36,308,025,600s
180	Skopbank, Helsinki	21,309,366,109s
193	Postipankki, Helsinki	20,142,111,000s
267	Osuuspankkien Keskuspankki Oy, Helsinki	13,204,000,800s
	France	
7	Credit Agricole Mutuel, Paris	242,311,948,300s
8	Banque Nationale de Paris	231,769,464,000s
12	Credit Lyonnais, Paris	211,005,505,000s
20	Societe Generale, Paris	176,019,715,000s
53	Banque Paribas, Paris (q)	82,272,399,000s
70	Groupe Des Banques Populaires, Paris	64,787,090,223
77	Banque Indosuez, Paris	55,388,891,000s
95	Credit Commercial de France, Paris	45,663,523,000s
110	Banque Francaise du Commerce Exterieur, Paris	38,684,478,273s
174	Caisse Centrale des Banques Populaires, Paris	21,994,518,536
254	Credit Industriel et Commercial, Paris (h)	14,184,379,509
257	Societe Generale Alsacienne de Banque, Strasbourg	13,968,063,94..st
292	Banque Worms, Paris	12,098,753,962s
296	Banque Regionale d'Escompte et de Depots, Vincennes	11,668,376,672s
321	Credit Industriel d'Alsace et de Lorraine, Strasbourg	10,582,929,000s
358	Lyonnaise de Banque, Lyon	9,636,619,000s
423	Union de Banques Arabes et Francaises, Neuilly (w)	7,834,028,027s
463	CIC-Union Europeenne, International & Cie, Paris	7,108,499,070tu
469	Banque Sudameris, Paris	6,776,994,567s
489	Banque Commerciale pour l'Europe du Nord, Paris	6,316,400,431t
	Germany	
15	Deutsche Bank, Frankfurt	202,607,135,750s
26	Dresdner Bank, Frankfurt	145,666,029,692s
32	Commerzbank, Frankfurt	113,016,860,000s
33	Deutsche Genossenschaftsbank, Frankfurt	109,354,031,874s
37	Westdeutsche Landesbank Girozentrale, Duesseldorf	104,324,980,000s
38	Bayerische Vereinsbank, Munich	102,306,000,000s
48	Bayerische Hypotheken-und Wechsel-Bank, Munich	89,902,700,011s
	Germany (continued)	
52	Bayerische Landesbank Girozentrale, Munich	82,514,933,800s
66	Norddeutsche Landesbank Girozentrale, Hannover	67,629,966,572s
82	Sudwestdeutsche Landesbank, Stuttgart	46,482,560,000s
108	Hessische Landesbank-Girozentrale, Frankfurt	41,611,814,055s
117	Bank fuer Gemeinwirtschaft, Frankfurt	37,871,611,245s
138	Hamburgische Landesbank-Girozentrale, Hamburg	27,561,573,880
140	Deutsche Siedlungs und Landesrentenbank, Bonn	27,330,426,091
141	Landesbank Rheinland-Pfalz Girozentrale, Mainz	26,845,000,000s
145	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	25,942,140,020u
168	Landesbank Schleswig-Holstein Girozentrale, Kiel	22,515,739,890s
184	Berliner Handels und-Frankfurter Bank, Frankfurt	20,965,060,000s
187	Berliner Bank, Berlin	20,770,983,920s
203	Bremer Landesbank, Bremen	19,004,814,500†
212	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	17,158,970,000u
221	Hamburger Sparkasse, Hamburg	16,445,542,196
230	Westfalenbank, Bochum	15,756,927,983st
236	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	15,602,734,080
264	Sparkasse der Stadt Berlin West, Berlin	13,388,013,806
277	Landesgirokasse, Stuttgart	12,618,330,000
278	Vereins-und Westbank, Hamburg	12,616,598,835s
304	Genossenschaftliche Zentralbank, Stuttgart	11,315,942,116
326	Frankfurter Sparkasse, Frankfurt	10,313,660,905
352	Stadtsparkasse Koeln, Cologne	9,680,771,920
391	Baden-Wuerttembergische Bank, Stuttgart	8,592,819,929s
431	Dresdner Bank Berlin AG	7,663,244,990tu
432	Nassauische Sparkasse Wiesbaden, Wiesbaden	7,615,586,584
436	Stadtsparkasse Munchen, Munich	7,510,801,468
448	Kreissparkasse Koeln, Cologne	7,187,773,394
498	Landesbank Saar-Girozentrale, Saarbrucken	6,191,510,740u
500	Sparkasse in Bremen	6,168,119,271u
	Greece	
144	National Bank of Greece, Athens	25,974,522,000u
450	Commercial Bank of Greece, Athens	7,148,769,043u
	Hong Kong	
27	Hongkong and Shanghai Banking Corp., Hong Kong	132,835,072,000s
169	Hang Seng Bank Ltd., Hong Kong	22,466,713,600st
	India	
339	Bank of India, Bombay	9,887,798,507
393	Bank of Baroda	8,511,790,000s
	Indonesia	
338	Bank Negara Indonesia 1946, Jakarta	9,940,144,883
422	Bank Bumi Daya, Jakarta	7,932,436,128
471	Bank Dagang Negara, Jakarta	6,726,303,714s
	Iran	
61	Bank Melli Iran, Tehran	73,516,646,000
111	Bank Sederat Iran, Tehran	39,843,867,470
	Iraq	
97	Rafidain Bank, Baghdad	45,092,559,700
	Ireland	
182	Allied Irish Banks Plc., Dublin	25,186,780,000s
181	Bank of Ireland, Dublin	21,206,444,000s
	Israel	
124	Bank Hapoalim, Tel-Aviv	34,632,161,000s
132	Bank Leumi le-Israel, Tel-Aviv	29,639,868,400s
226	Israel Discount Bank, Ltd., Tel-Aviv	16,032,824,890s
441	United Mizrahi Bank Ltd., Tel-Aviv	7,401,679,490s
	Italy	
34	Istituto Bancario San Paolo di Torino, Turin	107,663,678,274s
36	Banca Nazionale del Lavoro, Rome	104,489,637,,00s
48	Banca Commerciale Italiana, Milan	88,809,129,900s
59	Monte dei Paschi di Siena	75,877,857,795s
60	Credito Italiano, Milan	75,415,864,900s
67	Banco di Napoli, Naples	67,166,324,536
68	Cassa di Risparmio delle Provincie Lombarde, Milan	66,563,985,000u
71	Banco di Roma, Rome	64,628,173,500s
119	Banco di Sicilia, Palermo	36,366,427,833s
135	Banca Popolare di Novara	28,582,701,399s
142	Banca Nazionale dell'Agricoltura, Rome	26,096,208,798u
149	Cassa di Risparmio di Roma, Rome	25,479,123,348u
158	Banca Popolare di Milano, Milan	24,180,574,524s
172	Banco Ambrosiano Veneto, Milan	22,135,033,638s
186	Banco di Santo Spirito, Rome	20,652,503,836ev
245	Banca Toscana, Florence	14,551,471,770t
247	Credito Romagnolo, Bologna	14,364,006,980s
262	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	13,502,176,363u
308	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	11,163,558,788
323	Banca Popolare di Bergamo	10,444,961,699u
334	Banco Lariano, Como	10,016,423,061t
338	Banca Provinciale Lombarda, Bergamo	9,914,761,727t
363	Cassa di Risparmio di Firenze, Florence	9,446,980,867
376	Istituto Bancario Italiano, Milan	9,133,123,598t
386	Cassa di Risparmio di Padova e Rovigo, Padova	8,483,195,474
400	Banca d'America e d'Italia, Milan	8,401,232,333t
440	Casse di Risparmio in Bologna	7,403,936,654
446	Casse di Risparmio di Genova e Imperia, Genoa	7,196,232,300
484	Banca Popolare di Verona	6,961,278,571
488	Banca San Paolo di Brescia	6,737,201,287s

Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order within nations

Rank 12/89		12/31/89 Assets (U.S. Dollars)
	Japan	
1†	Dai-Ichi Kangyo Bank Ltd., Tokyo	403,386,126,193s
2†	Sumitomo Bank Ltd., Osaka	368,167,430,610†s
3	Fuji Bank, Ltd., Tokyo	362,575,295,833s
4	Mitsubishi Bank Ltd., Tokyo	359,960,178,697s
5	Sanwa Bank Ltd., Osaka	353,692,139,934s
6	Industrial Bank of Japan, Ltd., Tokyo	256,905,555,665s
9	Tokai Bank Ltd., Nagoya	227,738,519,511s
10	Norinchukin Bank, Tokyo	219,773,041,914
11	Mitsubishi Trust & Banking Corp., Tokyo	213,485,098,466u
14	Mitsui Bank, Ltd., Tokyo	203,291,465,903s
16	Bank of Tokyo, Ltd.	200,547,845,630s
17	Sumitomo Trust & Banking Co., Ltd., Osaka	190,943,020,892u
19	Mitsui Trust & Banking Co., Ltd., Tokyo	182,629,635,615u
21	Long-Term Credit Bank of Japan Ltd., Tokyo	174,240,317,152u
22	Taiyo Kobe Bank, Ltd., Kobe	172,977,970,205u
23	Yasuda Trust & Banking Co. Ltd., Tokyo	157,813,185,014s
25	Daiwa Bank, Ltd., Osaka	155,494,965,279u
29	Toyo Trust & Banking Co. Ltd., Tokyo	117,492,324,355u
31	Nippon Credit Bank, Ltd., Tokyo	113,890,048,045s
40	Saitama Bank Ltd., Urawa	96,665,555,098s
41	Kyowa Bank, Ltd., Tokyo	97,910,617,239s
55	Shoko Chukin Bank, Tokyo	81,957,549,921
56	Bank of Yokohama, Ltd.	81,122,917,864u
62	Zenshinren Bank, Tokyo	71,498,005,860
63	Chuo Trust & Banking Co., Ltd., Tokyo	70,683,523,759u
64	Hokkaido Takushoku Bank, Ltd., Sapporo	70,062,233,449u
75	Chiba Bank, Ltd.	57,989,881,627
76	Hokuriku Bank Ltd., Toyama	57,041,456,033s
80	Joyo Bank, Ltd., Mito	53,958,211,264
88	Shizuoka Bank Ltd.	49,174,546,304u
106	Ashikaga Bank, Ltd., Utsunomiya	42,718,240,037
112	Bank of Fukuoka, Ltd.	39,793,892,771
115	Bank of Hiroshima, Ltd.	39,269,465,639
121	Hachijuni Bank, Ltd., Nagano	35,834,501,865
128	Gunma Bank, Ltd., Maebashi	31,214,753,421
143	Chugoku Bank, Ltd., Okayama	26,004,639,908
146	Nippon Trust Bank, Ltd., Tokyo	25,643,472,968
147	Hyogo Bank, Ltd., Kobe	25,575,576,924
150	Yamaguchi Bank, Ltd., Shimonoseki	25,413,993,647
155	Juroku Bank, Ltd., Gifu	24,746,127,003
157	77 Bank, Ltd., Sendai	24,211,549,425
160	Nishi-Nippon Bank, Ltd., Fukuoka	23,713,366,290
175	Hokkaido Bank, Ltd., Sapporo	21,910,036,813
179	Bank of Kyoto, Ltd.	21,351,639,253
182	Nanto Bank, Ltd., Nara	20,982,682,490
183	Tokyo Sowa Bank, Ltd.	20,962,173,081
189	Hyakujushi Bank, Ltd., Takamatsu	20,496,423,299
198	Iyo Bank, Ltd., Matsuyama	19,706,260,761
202	Daishi Bank, Ltd., Niigata	19,157,922,851
204	Shiga Bank, Ltd., Otsu	18,902,096,909
206	Suruga Bank, Ltd., Numazu	18,587,504,262
213	Kiyo Bank, Ltd., Wakayama	17,027,964,331
227	Ogaki-Kyoritsu Bank, Ltd., Ogaki	15,859,059,346
231	Hyakugo Bank, Ltd., Tsu	15,699,997,958
233	Bank of Kinki, Ltd., Osaka	15,662,880,280
235	Higo Bank, Ltd., Kumamoto	15,615,247,394
237	Hokkoku Bank, Ltd., Kanazawa	15,434,174,506
238	Fukuoka City Bank, Ltd.	15,352,700,511
252	San-in Godo Bank, Ltd., Matsue	14,231,780,586
256	Bank of Nagoya, Ltd.	14,011,653,018
259	Fukutoku Bank, Ltd., Osaka	13,673,462,043
260	Kofuku Bank, Ltd., Osaka	13,671,116,246
261	Tokyo Tomin Bank, Ltd.	13,605,974,784
263	Bank of Osaka, Ltd.	13,494,955,067
268	Fukui Bank, Ltd.	13,195,919,406
274	Toho Bank, Ltd., Fukushima	12,761,972,117
275	Hiroshima-Sogo Bank, Ltd.	12,669,347,725
279	Kagoshima Bank, Ltd.	12,573,824,104
283	Keiyo Bank, Ltd., Chiba	12,392,682,037
287	Shikoku Bank, Ltd., Kochi	12,259,990,426
294	Musashino Bank, Ltd., Omiya	12,040,259,055
296	Awa Bank, Ltd., Tokushima	11,526,586,113
307	Oita Bank, Ltd.	11,252,215,910
310	Yamanashi Chuo Bank, Ltd., Kofu	11,141,246,505
311	Chiba Kogyo Bank, Ltd.	11,090,274,160
314	Hokuetsu Bank, Ltd., Nagaoka	11,066,709,277
316	Aichi Bank, Ltd., Nagoya	10,970,783,160
319	Bank of Iwate, Ltd., Morioka	10,710,827,345
332	Eighteenth Bank, Ltd., Nagasaki	10,047,847,254
333	Akita Bank, Ltd.	10,029,288,415
335	Chukyo Bank, Ltd., Nagoya	9,952,751,286
345	Towa Bank, Ltd., Maebashi	9,795,872,180
365	Aomori Bank, Ltd.	9,379,269,953

(†)— Revised since publication on July 26, 1990.

Rank 12/89		12/31/89 Assets (U.S. Dollars)
	Japan (continued)	
374	Daisan Bank, Ltd., Matsuzaka	9,205,712,420
379	Senshu Bank, Ltd., Kishiwada	9,073,530,218
380	North Pacific Bank, Ltd., Sapporo	9,070,939,150
381	Bank of Ikeda, Ltd.	9,044,254,923
382	Shinwa Bank, Ltd., Sasebo	9,012,331,959
384	Ehime Bank, Ltd., Matsuyama	8,944,410,759
401	Miyazaki Bank, Ltd.	8,388,444,292
402	Higashi-Nippon Bank, Ltd., Tokyo	8,384,696,048
403	Bank of the Ryukyus, Ltd., Naha	8,373,356,981
404	Yamagata Bank, Ltd.	8,363,339,094
409	Bank of Saga, Ltd.	8,258,469,529u
412	Michinoku Bank, Ltd., Aomori	8,202,364,227
447	Tochigi Bank, Ltd., Utsunomiya	7,194,244,949
456	Bank of Kansai, Ltd., Osaka	7,059,245,275
461	Hanshin Bank, Ltd., Kobe	7,033,894,316
473	Biwako Bank, Ltd., Otsu	6,676,641,382
474	Kyushu Bank, Ltd., Sasebo	6,642,316,020
478	Bank of Okinawa, Ltd., Naha	6,575,250,124
	Jordan	
350	Arab Bank Ltd., Amman	9,747,800,880s
	Korea	
89	Bank of Seoul	48,591,864,300s
156	Korea Development Bank, Seoul	24,586,135,790
166	Korea Exchange Bank, Seoul	22,715,107,380u
167	Commercial Bank of Korea Ltd., Seoul	22,526,241,780s
177	Hanil Bank Ltd., Seoul	21,695,509,500s
194	Cho Hung Bank Ltd., Seoul	20,082,001,725s
197	Korea First Bank, Seoul	19,730,311,669s
272	Citizens National Bank, Seoul	12,931,131,360
284	Industrial Bank of Korea, Seoul	12,355,284,798
300	Shinhan Bank, Seoul	11,512,283,498
303	Korea Housing Bank, Seoul	11,355,742,802
	Kuwait	
269	National Bank of Kuwait	13,188,365,697s
465	Commercial Bank of Kuwait	6,904,428,190
476	Gulf Bank, Kuwait	6,621,824,440
	Luxembourg	
191	Deutsche Bank Luxembourg	20,348,408,170t
244	Banque Internationale a Luxembourg	14,757,716,092s
265	Dresdner Bank Luxembourg	13,363,044,334t
270	Banque Generale du Luxembourg	13,115,833,224s
289	Kredietbank S.A. Luxembourgeoise, Luxembourg	12,186,194,252st
302	Banque et Caisse d'Epargne de l'Etat, Luxembourg	11,415,760,217
313	Commerzbank International, Luxembourg	11,086,429,163t
368	Union Bank of Switzerland (Luxembourg)	9,282,459,559v
452	BFG Luxembourg	7,113,782,101t
457	West LB International, Luxembourg	7,058,573,830t
479	Credit Suisse (Luxembourg)	6,561,771,265t
	Malaysia	
325	Malayan Banking Berhad, Kuala Lumpur	10,397,157,620s
	Mexico	
220	Banco Nacional de Mexico, Mexico City	16,462,328,890
234	Bancomer, Mexico City	15,650,109,936u
408	Banca Serfin, Mexico City	8,320,276,682s
	Netherlands	
42	Amsterdam-Rotterdam Bank, Amsterdam	94,173,280,000s
44	Algemene Bank Nederland, Amsterdam	90,747,368,000s
45	Rabobank Nederland, Utrecht	90,362,796,000s
51	NMB Postbank Group, N.V., Amsterdam	84,507,576,000s
216	Credit Lyonnais Bank Nederland, Rotterdam	16,683,430,592st
273	Bank Mees & Hope, Amsterdam	12,834,066,332st
	New Zealand	
334	Bank of New Zealand, Ltd., Wellington	10,422,145,293
	Norway	
199	Christiania Bank og Kreditkasse, Oslo	19,670,080,500
239	Bergen Bank	15,302,249,400s
243	Norske Creditbank, Oslo	14,811,137,000s
483	Union Bank of Norway, Oslo	6,967,826,448s
	Portugal	
209	Caixa Geral de Depositos, Lisbon	17,734,336,464s
369	Banco Portugues do Atlantico, Oporto	9,279,890,984u
429	Banco Espirito Santo e Comercial, Lisbon	7,737,983,008
466	Banco Pinto & Sotto Mayor, Lisbon	6,376,601,080s

Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order within nations

Rank 12/89		12/31/89 Assets (U.S. Dollars)
	Saudi Arabia	
163	National Commercial Bank, Jeddah	22,859,571,283
306	Riyad Bank Ltd., Jeddah	11,294,453,366u
456	Saudi American Bank, Riyadh	7,060,912,278s
	Singapore	
218	Development Bank of Singapore Ltd.	16,616,062,798
341	Oversea-Chinese Banking Corp., Ltd., Singapore	9,880,709,068s
362	United Overseas Bank Ltd., Singapore	9,521,805,592s
496	Overseas Union Bank, Ltd., Singapore	6,213,258,228s
	South Africa	
320	Standard Bank of South Africa Ltd., Johannesburg	10,593,161,244u
355	First National Bank of South Africa Ltd., Johannesburg	9,648,114,700
377	Nedcor Ltd., Johannesburg	9,118,697,700s
	Spain	
63	Banco Bilbao Vizcaya, Bilbao	51,842,577,710u
100	Banco Central, Madrid	44,913,236,390s
109	Banco Santander	41,337,846,220s
125	Caja de Pensiones para la Vejez, Barcelona	33,975,879,850s
127	Banco Espanol de Credito, Madrid	33,042,766,460u
139	Banco Hispano-Americano, Madrid	27,365,157,270u
171	Banco Exterior de Espana, Madrid	22,357,799,640u
185	Banco Popular Espanol, Madrid	20,960,736,170s
186	Caja de Madrid	20,033,666,840s
293	Caja de Ahorros y Monte de Piedad de Barcelona	12,044,250,350
340	Banco Intercontinental Espanol, Madrid	9,881,417,260
414	Banco de Sabadell	8,158,604,520s
418	Banca Catalana, Barcelona	8,059,005,350tu
425	Caja de Ahorros de Catalunya, Barcelona	7,813,052,280
445	Banco Atlantico, Barcelona	7,326,779,350tu
472	Caja de Ahorros y Monte de Piedad de Zaragoza	6,708,778,780
487	Banco Pastor, Coruna	6,357,876,360
490	Caja de Ahorros de Galicia, Coruna	6,312,573,300
	Sweden	
74	Skandinaviska Enskilda Banken, Stockholm	58,868,040,000s
86	PKbanken, Stockholm	50,244,719,000s
94	Sparbankernas Bank, Stockholm	45,786,468,000s
104	Svenska Handelsbanken, Stockholm	44,330,867,000s
322	Gotabanken, Stockholm	10,461,619,000s
372	Nordbanken, Stockholm	9,243,428,600s
416	Forsta Sparbanken, Stockholm	8,110,036,900
	Switzerland	
28	Swiss Bank Corp., Basle	123,539,256,000s
30	Union Bank of Switzerland, Zurich	114,096,403,651ku
47	Credit Suisse, Zurich	89,115,552,000s
148	Banque Cantonale de Zurich	25,571,413,584
153	Swiss Volksbank, Berne	24,961,843,424
363	Bank Leu, Ltd., Zurich	9,673,695,506u
405	Banque Cantonale de Berne	8,349,232,464
430	Banque Cantonale de St. Gallen	7,665,447,312
439	Luzerner Kantonalbank, Lucerne	7,434,288,216
442	Banque Cantonale Vaudoise, Lausanne	7,394,070,434
449	Banca della Svizzera Italiana, Lugano	7,187,680,800s
	Taiwan	
130	Taiwan Cooperative Bank, Taipei	30,807,698,619
136	First Commercial Bank, Taipei	27,916,390,864
137	Bank of Taiwan, Taipei	27,675,572,330
161	Hua Nan Commercial Bank, Ltd., Taipei	23,541,554,010
185	Chang Hwa Commercial Bank, Ltd., Taichung	22,725,649,076s
190	Land Bank of Taiwan, Taipei	20,438,476,716
211	Medium Business Bank of Taiwan, Taipei	17,299,356,295
349	Bank of Communications, Taipei	9,756,754,263
371	Farmers Bank of China, Taipei	9,272,603,789
406	United World Chinese Commercial Bank, Taipei	8,322,059,356u
438	International Commercial Bank of China, Taipei	7,447,286,784u
	Thailand	
225	Bangkok Bank, Ltd.	16,115,030,997
396	Krung Thai Bank Ltd., Bangkok	8,482,819,800
429	Thai Farmers Bank, Bangkok	7,746,549,187
	Turkey	
361	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	9,555,508,980
	United Arab Emirates	
494	National Bank of Dubai Ltd., Dubai	6,279,668,352
	United Kingdom	
13	Barclays Bank Plc, London	205,461,760,000s
18	National Westminster Bank Plc, London	187,064,290,000s
39	Midland Bank Plc, London	100,591,190,000s
43	Lloyds Bank Plc, London	92,642,620,000s
103	Royal Bank of Scotland Plc., Edinburgh	44,418,398,300s
110	TSB Bank, Plc., London	40,449,201,000s
113	Standard Chartered Bank, London	39,715,480,000s
129	Bank of Scotland, Edinburgh	30,884,365,500s
200	Hill, Samuel Bank, Ltd., London	19,264,059,000t
251	Kleinwort, Benson, Lonsdale Plc, London	14,274,987,720s
328	Morgan Grenfell & Co. Ltd., London	10,140,823,640st
342	S.G. Warburg & Co., Ltd., London	9,878,540,000
421	Coutts & Co., London	7,932,651,930st
482	Clydesdale Bank Plc, Glasgow	6,986,868,974t
480	Yorkshire Bank Plc, Leeds	6,529,960,360st
486	Motherwell District Municipal Bank Ltd.	6,245,536,560
499	Ulster Bank Ltd., Belfast	6,180,759,410st
	Yugoslavia	
437	Ljubljanska Bankal Ljubljana	7,485,840,000s

The Top 500: Largest Asset Increases

Dollar amounts in millions

		Assets 12/31/89	Assets 12/31/88	Percent Increase	World Rank	Reason for Increase
1	Shinhan Bank, Seoul, Korea	11,512.3	4,337.7	165.4	300	The 1989 data include trust operations.
2	Danske Bank, Denmark	54,879.7	23,263.1	135.9	78	Acquired Provinsbanken and Copenhagen HandelsBank at yearend.
3	Bank of New York, United States	44,972.6	21,355.8	110.6	98	Acquired Irving Trust Co., New York.
4	Bank One, Texas NA, Dallas, United States	12,248.5	6,556.1	86.8	288	Bank merged 20 former MCorp subsidiaries 3/89.
5	Banco Itau, Sao Paulo, Brazil	17,385.6	9,340.0	86.1	210	A 40% local currency gain in short-term interbank investments.
6	Boatmen's National Bank, St. Louis, United States	7,787.2	4,331.4	79.8	427	Acquired Centerre Bank NA, St Louis.
7	Midlantic National Bank, Newark, United States	9,758.5	5,633.4	73.2	348	Merged Midlantic National Bank/South and Midlantic National Bank/Merchants.
8	Banco Brasileiro de Descontos, Sao Paulo, Brazil	24,747.6	14,434.3	71.4	154	Surge in market rate of new cruzado at yearend.
9	Banco do Estado de Sao Paulo, Brazil	16,814.4	9,853.9	70.6	215	A 30% local currency gain in assets.
10	Nedcor Ltd., Johannesburg, South Africa	9,118.7	5,619.1	62.3	377	Acquired the $3.2 billion South African Permanent Building Society.

The Top 1,000: Largest Asset Declines

Dollar amounts in millions

		Assets 12/31/89	Assets 12/31/88	Percent Decrease	World Rank	Reason for Decrease
1	Sal. Oppenheim Jr & Cie, Cologne, Germany	2,896.2	7,555.7	61.7	856	Unconsolidated 1989 data compared with consolidated data for 1988.
2	Barclays de Zoete Wedd Ltd., London, United Kingdom	3,925.9	9,030.3	56.5	706	Unconsolidated 1989 data compared with consolidated data for 1988.
3	Homestead Savings FSB/LA, Millbrae, Calif., United States	2,892.6	5,756.1	49.7	867	Decline in mortgage security holdings accounted for 42% of the drop.
4	Lincoln Savings & Loan Assn., Los Angeles, United States	2,906.3	5,458.7	46.8	865	A troubled thrift seized by regulators.
5	Gibraltar Savings FA, Simi Valley, Calif., United States	7,147.9	13,436.2	46.8	451	A troubled thrift seized by regulators.
6	Metropolitan Federal Bank FSB, Fargo, North Dakota, United States	2,426.4	4,104.7	40.9	943	The 1989 data do not include two thrift subsidiaries.
7	TDB American Express Bank, Geneva, Switzerland	3,700.0	6,156.5	39.9	732	Estimate used for 1989. In March, bank sold and renamed CBI-TDB Union Bancaire Privee.
8	Bright Banc Savings Assn., Dallas, United States	2,832.1	4,566.8	38.0	869	A troubled thrift seized by regulators.
9	Boston Safe Deposit & Trust Co., United States	10,771.7	17,517.4	38.5	318	Earnings problems caused bank to reduce a segment of its deposit base.
10	Commercial Bank of Syria, Damascus	3,431.3	5,373.0	36.1	767	Pound fell over 40% against the dollar.

Top 500 Banks: Total Assets

Dollar amounts in billions

	Number Of Banks 12/31/89	Total Assets 12/31/89	Number Of Banks 12/31/88	Total Assets 12/31/88	Percent Change
U.S. Banks	119	$ 1,939.4	116	$ 1,927.6	+ 0.1
Foreign Banks	381	15,082.9	384	14,020.2	+ 7.6
Top 500 Banks	500	17,022.3	500	15,947.8	+ 6.7

To avoid double counting, assets for banks owned by other banks in the top 500 are excluded.

Addendum to Tabulation

Data for some banks were received after American Banker's July 12th deadline for inclusion in today's listing. The banks appear below with the 1989 ranks they would have had if the data for all were received on time. (Dollar Amounts in Millions)

Asset Rank 12/89	Name of Bank	Assets 12/31/89	Assets 12/31/88	Asset Rank 12/88
92	State Bank of India, Bombay*	47,178	44,867	89
191	Credit du Nord, Paris, France†	20,440	19,718	179
399	Bank Rakyat Indonesia, Jakarta	8,479	6,183	466
935	Hoogtechte Landsbank Int'l, Luxembourg	2,538	2,340	960

(*)— Data are for the fiscal yearend March 31, 1990. Although not included in the top 500 bank listing, American Banker was able to include the bank in the ranking of the top 100 banking companies that appears on page 27A.
(†)— A subsidiary of Compagnie Financiere de Paribas, Paris.

United States Banks in the Top 500

Listed geographically in asset-size order within states

Rank 12/89		12/31/89 Assets (U.S. Dollars)
	Alabama	
434	AmSouth Bank NA, Birmingham	7,535,780,000
	Arizona	
366	Valley National Bank, Phoenix	9,348,843,000
470	First Interstate Bank of Arizona NA, Phoenix	6,749,026,000
485	MeraBank, FSB, Phoenix	6,381,942,000
	California	
50	Bank of America NT&SA, San Francisco	85,340,000,000
82	Security Pacific National Bank, Los Angeles	53,621,385,000
98	Wells Fargo Bank NA, San Francisco	45,344,872,000
99	Home Savings of America, FA, Irwindale	44,924,933,000
123	Great Western Bank, FSB, Beverly Hills	34,949,576,000
159	Glendale Federal Bank, FSB	24,043,905,000
162	California Federal Bank, FSB, Los Angeles	23,269,859,000
173	First Nationwide Bank, FSB, San Francisco	22,088,000,000
186	First Interstate Bank of California, Los Angeles	20,658,627,000
201	World Savings, FS&LA, Oakland	19,263,899,000
208	Homefed Bank, FSB, San Diego	17,752,680,000
223	American Savings Bank, Irvine	16,290,515,000
241	Union Bank, San Francisco	15,149,329,000t
266	Great American Bank, SSB, San Diego	13,346,430,000
306	Coast Savings & Loan Assn., Los Angeles	11,293,189,000
360	Imperial Savings Assn., San Diego	9,581,584,000
367	Columbia Savings & Loan Assn., Beverly Hills	9,334,522,079
433	Bank of California NA, San Francisco	7,586,854,000t
443	Citicorp Savings, FS&LA, San Francisco	7,393,077,000
451	Gibraltar Savings, FA, Simi Valley	7,147,861,000
458	Household Bank, FSB, Newport Beach	7,051,505,000
466	Sanwa Bank California, San Francisco	6,898,837,000t
	Connecticut	
282	Connecticut National Bank, Hartford	12,469,317,000
351	Connecticut Bank & Trust Co. NA, Hartford	9,720,404,000
480	Peoples Bank, Bridgeport	7,037,923,000
	Delaware	
364	Chase Manhattan Bank (USA) NA, Wilmington	9,387,758,000
389	American Express Centurion Bank, Newark	8,754,152,000
459	Greenwood Trust Co., New Castle	7,050,646,000
	District of Columbia	
481	Riggs National Bank, Washington, D.C.	6,508,044,000
	Florida	
232	Southeast Bank NA, Miami	15,670,569,000
296	NCNB National Bank of Florida, Tampa	11,715,983,000
375	First Union National Bank of Florida, Jacksonville	9,179,896,000
411	CenTrust Bank, SSB, Miami	8,217,563,000
425	Florida National Bank, Jacksonville	7,808,190,000
497	Citizens & Southern National Bank, Fort Lauderdale	6,209,090,000
	Georgia	
286	Citizens & Southern National Bank, Atlanta	12,291,349,000
397	First National Bank, Atlanta	8,469,739,000
493	Trust Company Bank, Atlanta	6,280,287,000
	Hawaii	
419	Bank of Hawaii, Honolulu	8,003,403,000
	Illinois	
122	First National Bank, Chicago	35,570,607,000
133	Continental Bank NA, Chicago	29,023,550,000
348	Harris Trust & Savings Bank, Chicago	9,793,322,000
394	Northern Trust Co., Chicago	8,501,224,000
	Kansas	
301	Franklin Savings Assn., Ottawa	11,427,820,000
	Louisiana	
482	Hibernia National Bank, New Orleans	6,507,334,000
	Maryland	
383	Maryland National Bank, Baltimore	8,954,496,000
492	First National Bank of Maryland, Baltimore	6,287,818,000t
	Massachusetts	
131	First National Bank, Boston	29,676,775,000
250	Bank of New England NA, Boston	14,277,097,000
318	Boston Safe Deposit & Trust Co.	10,771,670,000
331	State Street Bank & Trust Co., Boston	10,059,546,000
373	Shawmut Bank NA, Boston	9,236,379,000
	Michigan	
214	National Bank of Detroit	16,817,132,000
312	First Federal of Michigan, Detroit	11,088,251,000
329	Comerica Bank-Detroit	10,096,859,000
344	Michigan National Bank, Farmington Hills	9,851,496,000
	Michigan (continued)	
357	Standard Federal Bank, Troy	9,638,381,000
390	Manufacturers National Bank, Detroit	8,660,757,000
	Minnesota	
281	First Bank NA, Minneapolis	12,497,203,000
398	Norwest Bank Minnesota NA, Minneapolis	8,453,200,000
	Missouri	
427	Boatmen's National Bank, St. Louis	7,787,150,000
	Nevada	
399	Citibank (Nevada) NA, Las Vegas	8,452,222,000
	New Jersey	
291	First Fidelity Bank NA, Newark	12,148,525,000
348	Midlantic National Bank, Newark	9,756,482,000
392	City Savings Bank, FSB, Somerset	8,582,471,000
	New York	
24	Citibank NA, New York	157,772,000,000
54	Chase Manhattan Bank NA, New York	82,109,155,000
72	Morgan Guaranty Trust Co., New York	63,464,749,000
81	Manufacturers Hanover Trust Co., New York	53,644,000,000
87	Bankers Trust Co., New York	49,850,612,000
98	Bank of New York	44,972,627,000
101	Chemical Bank, New York	44,873,000,000
178	Marine Midland Bank NA, Buffalo	21,406,741,000t
206	Republic National Bank, New York	18,868,403,000
207	American Express Bank Ltd., New York	18,395,000,000e
248	National Westminster Bank USA, New York	14,380,365,000t
255	CrossLand Savings FSB, Brooklyn, New York	14,102,367,000
271	Goldome, Buffalo	12,999,150,000
297	Dime Savings Bank of New York, FSB, Garden City	11,652,230,000
385	Anchor Savings Bank, FSB, Northport	8,936,276,000
415	Empire of America Federal Savings Bank, Buffalo	8,142,100,000
424	Bank of Tokyo Trust Co., New York	7,824,057,000t
483	Chase Lincoln First Bank NA, Rochester	6,427,400,000
	North Carolina	
192	NCNB National Bank of North Carolina, Charlotte	20,327,636,000
217	First Union National Bank, Charlotte	16,622,378,000
242	Wachovia Bank & Trust Co. NA, Winston-Salem	15,079,854,000
	Ohio	
387	Ameritrust Co. NA, Cleveland	8,910,063,000
388	Huntington National Bank, Columbus	8,842,001,000
413	National City Bank, Cleveland	8,173,174,000
417	Society National Bank, Cleveland	8,098,899,000
	Oregon	
337	United States National Bank, Portland	9,917,161,000
491	First Interstate Bank of Oregon NA, Portland	6,288,909,000
	Pennsylvania	
170	Mellon Bank NA, Pittsburgh	22,454,393,000
228	Pittsburgh National Bank	15,842,142,000
276	Meritor Savings Bank, Philadelphia	12,639,807,000
330	Meridian Bank, Reading	10,074,657,000
359	Philadelphia National Bank	9,587,496,000
370	Fidelity Bank NA, Philadelphia	9,277,808,000
407	Provident National Bank, Philadelphia	8,321,445,000
487	Atlantic Financial Federal, FA, Bala Cynwyd	6,873,268,000
475	First Pennsylvania Bank NA, Philadelphia	6,623,413,000
	Rhode Island	
354	Fleet National Bank, Providence	9,663,870,000
	South Dakota	
309	Citibank (South Dakota) NA, Sioux Falls	11,142,112,000
	Texas	
126	NCNB Texas National Bank, Dallas	33,535,253,000
288	Bank One, Texas NA, Dallas	12,248,464,000
296	Texas Commerce Bank NA, Houston	11,605,210,000
347	First Gibraltar Bank, FSB, Dallas	9,774,756,000
378	Sunbelt Savings, FSB, Dallas	9,108,052,000
436	First City Texas-Houston NA	7,504,343,000
488	First Interstate Bank of Texas NA, Houston	6,341,309,000
	Virginia	
258	Sovran Bank NA, Richmond	13,718,240,000
327	Crestar Bank, Richmond	10,160,578,000
386	Signet Bank/Virginia, Richmond	8,933,440,000
	Washington	
290	Seattle-First National Bank	12,170,846,000
420	Security Pacific Bank Washington, Seattle	7,983,175,000

The Top 100 Banking Companies in the World

Includes holding companies, commercial banks, and savings banks (dollar amounts in millions)

Rank 12/89		Total Assets 12/31/89	Total Assets 12/31/88	Rank 12/88	Change in Rank	Equity Capital 12/31/89	Equity Capital 12/31/88	Equity Capital /Assets 12/31/89	Equity Capital /Assets 12/31/88	Name of Holding Company's Lead Bank (Name of Non-U.S. Bank's Top U.S. Bank Subsidiary)
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	403,386	386,937	1		11,740	10,954	2.91	2.83	(Dai-Ichi Kangyo Bank of Calif., Los Angeles)
2	Sumitomo Bank Ltd., Osaka	368,167	376,088	2		12,840	10,464	3.49	2.78	(Sumitomo Bank of Calif., San Francisco)
3	Fuji Bank,Ltd.,Tokyo	362,575	364,044	3		11,329	10,733	3.12	2.95	(Fuji Bank & Trust Co., New York)
4	Mitsubishi Bank Ltd., Tokyo	359,960	351,251	4		10,413	10,148	2.89	2.89	(Bank of California NA, San Francisco)
5	Sanwa Bank Ltd., Osaka	353,692	348,358	5		11,006	9,311	3.11	2.67	(Sanwa Bank California, San Francisco)
6	Industrial Bank of Japan, Ltd., Tokyo	256,906	257,578	6		8,135	8,574	3.17	3.33	(Industrial Bk of Japan Tr. Co., New York)
7	Credit Agricole Mutuel, Paris	242,312	207,988	11	+4	11,817	9,030	4.88	4.34	
8	Banque Nationale de Paris	231,769	194,516	14	+6	6,185	5,498	2.67	2.83	(Bank of the West, San Francisco)
9	Tokai Bank Ltd., Nagoya	227,739	225,121	8	-1	6,487	6,160	2.85	2.74	(Tokai Bank of Calif., Los Angeles)
10	Citicorp, New York	227,037	203,827	12	+2	10,076	9,864	4.44	4.84	Citibank NA, New York
11	Norinchukin Bank, Tokyo	219,773	241,947	7	-4	1,257	1,385	0.57	0.57	
12	Mitsubishi Trust & Banking Corp., Tokyo	213,485	210,466	10	-2	6,332	5,134	2.97	2.44	(Mitsubishi Tr & Bking Cp (USA), New York)
13	Credit Lyonnais, Paris	211,006	176,663	18	+5	6,705	5,507	3.18	3.12	
14	Barclays Plc, London	205,462	189,198	15	+1	10,523	10,325	5.12	5.46	(Barclays Bank of New York NA)
15	Mitsui Bank, Ltd., Tokyo (a)	203,291	219,666	9	-6	5,461	5,767	2.69	2.63	(Mitsui Manufacturers Bank, Los Angeles)
16	Deutsche Bank, Frankfurt	202,607	170,290	22	+6	8,477	6,451	4.18	3.79	
17	Bank of Tokyo, Ltd.	200,548	173,575	20	+3	5,825	4,579	2.90	2.64	(Union Bank, San Francisco)
18	Sumitomo Trust & Banking Co., Ltd., Osaka	190,943	196,589	13	-5	4,500	4,693	2.36	2.39	(Sumitomo Tr. & Bking. Co. USA, New York)
19	National Westminster Bank Plc, London	187,064	178,345	17	-2	9,576	10,752	5.12	6.03	(National Westminster Bank USA, New York)
20	Mitsui Trust & Banking Co., Ltd., Tokyo	182,630	183,873	16	-4	3,792	3,216	2.08	1.75	(Mitsui Trust Bank (USA), New York)
21	Societe Generale, Paris	176,020	143,857	25	+4	4,038	3,275[1]	2.29	2.28[1]	
22	Long-Term Credit Bank of Japan Ltd., Tokyo	174,240	172,339	21	-1	6,096	5,039	3.50	2.92	(LTCB Trust Co., New York)
23	Taiyo Kobe Bank, Ltd., Kobe (a)	172,978	173,670	19	-4	4,185	4,383	2.42	2.52	(Taiyo Kobe Bank & Trust Co., New York)
24	Yasuda Trust & Banking Co., Ltd., Tokyo	157,813	155,514	24		4,663	3,133	2.95	2.01	(Yasuda Bank & Trust Co., New York)
25	Daiwa Bank, Ltd., Osaka	155,495	156,169	23	-2	3,288	3,061	2.11	1.96	(Daiwa Bank Trust Co., New York)
26	Dresdner Bank, Frankfurt	145,666	129,340	27	+1	5,269	4,115[1]	3.62	3.18[1]	
27	Compagnie Financiere de Paribas, Paris	138,049	120,111	29	+2	4,269	5,258	3.07	4.38	Banque Paribas, Paris
28	Hongkong & Shanghai Banking Corp.	132,835	113,115	31	+3	6,742	4,599	5.08	4.07	(Marine Midland Bank NA, Buffalo, N.Y.)
29	American Express Co., New York	130,855	142,753	26	-3	5,691	5,023	4.35	3.52	American Express Bank Ltd., New York
30	Compagnie Financiere de Suez, Paris (b)	125,328	66,550	63	+33	6,524	4,822	5.21	7.25	Banque Indosuez, Paris
31	Swiss Bank Corp., Basle	123,539	102,482	34	+3	6,166	6,056	4.99	5.91	
32	Toyo Trust & Banking Co., Ltd., Tokyo	117,492	123,204	28	-4	2,582	2,163	2.20	1.76	
33	Union Bank of Switzerland, Zurich	114,096	110,778	32	-1	8,167	6,717	7.16	6.06	
34	Nippon Credit Bank, Ltd., Tokyo	113,890	118,784	30	-4	3,165	2,940	2.78	2.48	
35	Commerzbank, Frankfurt	113,017	104,217	35		3,877	3,162	3.43	3.03	
36	Deutsche Genossenschaftsbank, Frankfurt	109,354	73,789	58	+22	2,109	1,646	1.93	2.23	
37	Istituto Bancario San Paolo di Torino, Turin	107,664	81,699	52	+15	3,706	3,229	3.44	3.95	(First Los Angeles Bank)
38	Chase Manhattan Corp., New York	106,346	95,821	38		4,944	4,960	4.65	5.18	Chase Manhattan Bank NA, New York
39	Banco do Brasil, Brasilia	105,195	83,475	49	+10	7,000	5,270	6.65	6.31	
40	Banca Nazionale del Lavoro, Rome	104,490	91,025	43	+3	3,917	3,114	3.75	3.42	
41	Westdeutsche Landesbank Girozentrale, Duesseldorf	104,325	92,100	41		3,064	2,318	2.94	2.52	
42	Bayerische Vereinsbank, Munich	102,306	90,965	44	+2	2,535	2,274	2.48	2.50	
43	Midland Bank Plc, London	100,591	100,758	36	-7	4,323	5,495	4.30	5.43	
44	Saitama Bank Ltd., Urawa, Japan	98,666	96,130	37	-7	2,838	2,600	2.88	2.70	
45	Kyowa Bank, Ltd., Tokyo	97,911	104,218	33	-12	3,168	2,728	3.24	2.62	(Kyowa Bank of Calif., Los Angeles)
46	BankAmerica Corp., San Francisco	97,231	93,386	40	-6	5,534	4,149	5.69	4.44	Bank of America NT & SA, San Francisco
47	Amsterdam-Rotterdam Bank, Amsterdam (c)	94,173	83,715	48	+1	3,478	2,939	3.69	3.51	
48	Lloyds Bank Plc, London	92,643	93,716	39	-9	3,808	5,198	4.11	5.55	
49	Algemene Bank Nederland, Amsterdam (c)	90,747	84,814	47	-2	3,398	2,995	3.74	3.53	(LaSalle National Bank, Chicago)
50	Rabobank Nederland, Utrecht	90,353	80,465	53	+3	5,336	4,622[1]	5.91	5.74[1]	
51	Bayerische Hypotheken-und Wechsel-Bank, Munich	89,903	75,697	56	+4	2,631	2,105[1]	2.93	2.78[1]	
52	Credit Suisse, Zurich	89,116	75,400	57	+5	4,908	4,398	5.51	5.83	
53	Banca Commerciale Italiana, Milan	88,809	62,634	67	+14	3,419	3,174	3.85	5.07	
54	Royal Bank of Canada, Montreal	88,573	90,024	45	-9	4,926	4,161	5.56	4.62	(Royal Bank de Puerto Rico, San Juan)
55	J.P. Morgan & Co., Inc., New York	87,628	82,651	50	-5	4,495	5,776	5.13	6.99	Morgan Guaranty Trust Co., New York
56	NMB Postbank Group, N.V., Amsterdam (d)	84,508	73,311‡	59‡	+3	2,764	2,414‡	3.27	3.29‡	
57	Security Pacific Corp., Los Angeles	83,119	77,136	54	-3	4,637	3,843	5.58	4.98	Security Pacific National Bank, Los Angeles
58	Bayerische Landesbank Girozentrale, Munich	82,515	71,696	60	+2	1,951	1,749	2.36	2.44	
59	Shoko Chukin Bank, Tokyo	81,958	91,072	42	-17	2,048	2,232	2.50	2.45	
60	Bank of Yokohama, Ltd.	81,122	81,777	51	-9	2,798	2,562	3.45	3.13	
61	Canadian Imperial Bank of Commerce, Toronto	78,511	71,336	61		4,127	3,769	5.26	5.28	(Canadian Imperial Bank of Commerce (New York))
62	Westpac Banking Corp., Sydney	76,104	60,072	73	+11	4,917	4,288[1]	6.46	7.14[1]	
63	Monte dei Paschi di Siena	75,878	66,489	64	+1	3,410	3,621	4.49	5.45	
64	Credito Italiano, Milan	75,416	56,882	78	+14	2,620	2,434	3.47	4.28	
65	Compagnie Financiere de Credit Ind'l et Comm'l, Paris	74,824	62,241	69	+4	1,900	1,490[2]	2.54	2.39[2]	Credit Industriel et Commercial, Paris
66	Bank Melli Iran, Tehran	73,517	53,062	80	+19	350	520	0.48	0.98	
67	Zenshinren Bank, Tokyo	71,498	85,981	46	-21	1,430	1,651	2.00	1.92	
68	Chemical Banking Corp., New York	70,891	66,649	62	-6	3,705	3,967	5.23	5.95	Chemical Bank, New York
69	Chuo Trust & Banking Co., Ltd., Tokyo	70,684	72,641	59	-10	1,194	821	1.69	1.13	
70	Hokkaido Takushoku Bank, Ltd., Sapporo	70,062	75,430	56	-14	2,013	1,766	2.87	2.34	
71	Generale Bank, Brussels	67,966	62,006	70	-1	2,081	1,663	3.06	2.68	(Generale Investment Banking Corp., New York)
72	Norddeutsche Landesbank Girozentrale, Hannover	67,630	60,373	72		1,509	1,377	2.23	2.28	
73	Banco di Napoli, Naples	67,166	57,333	76	+3	975	975	1.45	1.70	
74	Cassa di Risparmio delle Provincie Lombarde, Milan	66,564	65,411	66	-8	4,086	3,731	6.14	5.70	
75	NCNB Corp., Charlotte, N.C. (e)	65,770	29,499	138	+63	2,962	1,942	4.50	6.58	NCNB Texas National Bank, Dallas
76	Bank of Montreal	64,873	61,616	71	-5	3,192	2,952	4.92	4.79	(Harris Trust & Savings Bank, Chicago)
77	Groupe Des Banques Populaires, Paris	64,787	55,243	80	+3	3,760	3,191	5.80	5.78	
78	Banco di Roma, Rome	64,628	54,699	82	+4	2,093	1,295	3.24	2.37	(Marine Bank, Chicago)
79	Bank of Nova Scotia, Toronto	62,341	56,460	79		2,933	2,434	4.70	4.60	(Scotiabank de Puerto Rico, San Juan)
80	Manufacturers Hanover Trust Corp., New York	59,509	71,475	65	-15	3,381	3,251	5.68	4.95	Manufacturers Hanover Trust Co., New York
81	Skandinaviska Enskilda Banken, Stockholm	58,868	47,133	87	+6	4,131	3,424	7.02	7.26	(Skandinaviska Enskilda Banking Corp., New York)
82	First Interstate Bancorp., Los Angeles	58,599	57,750	75	-7	2,339	2,240	3.99	3.88	First Interstate Bank of California, Los Angeles
83	Chiba Bank, Ltd.	57,990	58,138	74	-9	2,152	1,866	3.71	3.21	
84	Hokuriku Bank Ltd., Toyama	57,041	54,007	84		1,890	1,589	3.31	2.94	
85	Danske Bank, Copenhagen (f)	54,880	23,263	161	+76	3,431	1,599	6.25	6.74	
86	Bankers Trust New York Corp.	54,396	54,932	81	-5	2,386	3,499	4.39	6.37	Bankers Trust Co., New York
87	Australia & New Zealand Banking Group, Ltd., Melbourne	53,962	44,910	91	+4	3,106	3,056	5.76	6.80	
88	Joyo Bank, Ltd., Mito	53,958	50,777	86	-2	1,736	1,612	3.22	3.17	
89	Banco Bilbao Vizcaya, Bilbao (g)	51,843	62,465	68	-21	3,550	4,140	6.85	6.63	(Banquest First Nat'l Bank, Santa Fe, N.M.)
90	National Australia Bank, Ltd, Melbourne	51,209	40,807	99	+9	4,405	3,333	8.60	8.17	
91	Banque Bruxelles Lambert, Brussels	50,736	45,143	90	-1	1,158	894	2.28	1.98	
92	PKbanken, Stockholm, Sweden	50,245	39,730	105	+13	2,600	2,052	5.17	5.16	(PKBanken Int'l U.S. Banking, New York)
93	Shizuoka Bank Ltd., Japan	49,175	46,621	88	-5	2,195	2,002	4.46	4.29	
94	Bank of Seoul, Korea	48,592	37,270	115	+21	1,556	774	3.20	2.08	(Seoul Bank of Calif., Los Angeles)
95	Wells Fargo & Co., San Francisco	48,526	46,372	89	-6	2,861	2,574	5.90	5.55	Wells Fargo Bank NA, San Francisco
96	Kredietbank N.V., Brussels	47,856	38,639	111	+15	1,422	976	2.97	2.53	
97	Toronto Dominion Bank	47,771	43,102	95	-2	3,746	3,072	7.84	7.13	(Toronto Dominion B&T Co., New York)
98	Bank of New York Co.	47,467	45,522	90†	-8	2,764	2,793	5.82	6.14	Bank of New York
99	State Bank of India, Bombay (h)	47,176	44,667	92	-7	785	767	1.7	1.72	(State Bank of India (Calif.), Los Angeles)
100	First Chicago Corp.	47,040	43,573	93	-7	2,692	2,369	5.72	5.44	First National Bank, Chicago
	TOTALS FOR THE TOP 100 ($ BILLION)	$11,927	$11,082	+7.62%		$434.6	$390.0	3.65%	3.52%	

Data Source: American Banker's world bank survey. Data are checked against annual reports whenever possible. Consolidated data, including affiliates in which ownership exceeds 50%, are used whenever possible. **Date of figures:** Data for most banks are for yearend. **Exceptions:** Data for Japanese and Indian banks are for the fiscal year ended March 31, 1990; the Australian bank data are for fiscal year ended Sept. 30, 1989; and the Canadian bank data are for fiscal year ended Oct. 31, 1989. **Total assets** exclude contra accounts and contingent liabilities. **Equity Capital** is total shareholders' equity capital which includes the value of common and perpetual preferred stock, surplus, undivided profits, and capital reserves. Minority interest is excluded, whenever possible. **Equity Capital/Assets** is equity capital as a percentage of total assets. **(a)**— On April 1, Mitsui Bank and Taiyo Kobe Bank merged to form Taiyo Kobe Mitsui Bank. **(b)**— Acquired Victoire-Colonia Insurance Group in 1989. **(c)**— In March, Amsterdam-Rotterdam Bank and Algemene Bank Nederland began negotiations for a merger. **(d)**— Formed in 1989 by the merger of Nederlandsche Middenstandsbank (NMB Bank) and Postbank. **(e)**— In Aug. 1989, NCNB consolidated the operations of NCNB Texas National Bank, Dallas. **(f)**— The bank acquired Provinsbanken and Copenhagen HandelsBank at yearend 1989. **(g)**— The 1989 data are unconsolidated and the 1988 data are consolidated. **(h)**— Data were received too late for bank's inclusion in today's top 500 banks listing. **(*)**— Revised to exclude minority interest. **(‡)**— Pro forma data for bank formed in 1989. **(†)**— Rank bank would have had, if it had been included.

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Equity Capital Ratios of the Top 100 Banking Companies in Assets

Equity/ Asset Rank		Equity/ Asset 12/31/89	Equity/ Asset 12/31/88
1	National Australia Bank Ltd., Melbourne	8 60	8 17
2	Toronto Dominion Bank	7 85	7 13
3	Union Bank of Switzerland, Zurich	7 16	6 06
4	Skandinaviska Enskilda Banken, Stockholm	7 02	7 26
5	Banco Bilbao Vizcaya, Bilbao	6 85	6 63
6	Banco do Brasil, Brasilia	6 65	6 31
7	Westpac Banking Corp., Sydney	6 46	7 14
8	Danske Bank, Copenhagen	6 25	6 74
9	Cassa di Risparmio delle Provincie Lombarde, Milan	6 14	5 70
10	Rabobank Nederland, Utrecht	5 91	5 74
11	Wells Fargo & Co., San Francisco	5 90	5 55
12	Bank of New York Co.	5 82	6 14
13	Groupe Des Banques Populaires, Paris	5 80	5 78
14	Australia & New Zealand Banking Group Ltd., Melbourne	5 76	6 80
15	First Chicago Corp.	5 72	5 44
16	BankAmerica Corp., San Francisco	5 69	4 44
17	Manufacturers Hanover Trust Corp., New York	5 68	4 95
18	Security Pacific Corp., Los Angeles	5 58	4 98
19	Royal Bank of Canada, Montreal	5 56	4 62
20	Credit Suisse, Zurich	5 51	5 83
21	Canadian Imperial Bank of Commerce, Toronto	5 26	5 28
22	Chemical Banking Corp., New York	5 23	5 95
23	Compagnie Financiere de Suez, Paris	5 21	7 25
24	PKbanken Stockholm, Sweden	5 17	5 16
25	J.P. Morgan & Co. Inc., New York	5 13	6 99
26	Barclays Plc, London	5 12	5 46
27	National Westminster Bank Plc, London	5 12	6 03
28	Hongkong & Shanghai Banking Corp.	5 08	4 07
29	Swiss Bank Corp., Basle	4 99	5 91
30	Bank of Montreal	4 92	4 79
31	Credit Agricole Mutuel, Paris	4 88	4 34
32	Bank of Nova Scotia, Toronto	4 70	4 60
33	Chase Manhattan Corp., New York	4 65	5 18
34	NCNB Corp., Charlotte, N.C.	4 50	6 58
35	Monte dei Paschi di Siena	4 49	5 45
36	Shizuoka Bank Ltd., Japan	4 46	4 29
37	Citicorp, New York	4 44	4 84
38	Bankers Trust New York Corp.	4 39	6 37
39	American Express Co., New York	4 35	3 52
40	Midland Bank Plc, London	4 30	5 43
41	Deutsche Bank, Frankfurt	4 18	3 79
42	Lloyds Bank Plc, London	4 11	5 55
43	First Interstate Bancorp., Los Angeles	3 99	3 88
44	Banca Commerciale Italiana, Milan	3 85	5 07
45	Banca Nazionale del Lavoro, Rome	3 75	3 42
46	Algemene Bank Nederland, Amsterdam	3 74	3 53
47	Chiba Bank Ltd.	3 71	3 21
48	Amsterdam-Rotterdam Bank, Amsterdam	3 69	3 51
49	Dresdner Bank, Frankfurt	3 62	3 18
50	Long-Term Credit Bank of Japan Ltd., Tokyo	3 50	2 92
51	Sumitomo Bank Ltd., Osaka	3 49	2 78
52	Credito Italiano, Milan	3 47	4 28
53	Bank of Yokohama Ltd.	3 45	3 13
54	Istituto Bancario San Paolo di Torino, Turin	3 44	3 95
55	Commerzbank, Frankfurt	3 43	3 03
56	Hokuriku Bank Ltd., Toyama	3 31	2 94
57	NMB Postbank Group N.V., Amsterdam -a	3 27	3 29
58	Kyowa Bank Ltd., Tokyo	3 24	2 62
59	Banco di Roma, Rome	3 24	2 37
60	Joyo Bank Ltd., Mito	3 22	3 17
61	Bank of Seoul, Korea	3 20	2 08
62	Credit Lyonnais, Paris	3 18	3 12
63	Industrial Bank of Japan Ltd., Tokyo	3 17	3 33
64	Fuji Bank Ltd., Tokyo	3 12	2 95
65	Sanwa Bank Ltd., Osaka	3 11	2 67
66	Compagnie Financiere de Paribas, Paris	3 07	4 38
67	Generale Bank, Brussels	3 06	2 68
68	Kredietbank N.V., Brussels	2 97	2 53
69	Mitsubishi Trust & Banking Corp., Tokyo	2 97	2 44
70	Yasuda Trust & Banking Co. Ltd., Tokyo	2 95	2 01
71	Westdeutsche Landesbank Girozentrale, Duesseldorf	2 94	2 52
72	Bayerische Hypotheken-und Wechsel-Bank, Munich	2 93	2 78
73	Dai-Ichi Kangyo Bank Ltd., Tokyo	2 91	2 83
74	Bank of Tokyo Ltd.	2 90	2 64
75	Mitsubishi Bank Ltd., Tokyo	2 89	2 89
76	Saitama Bank Ltd., Urawa, Japan	2 88	2 70
77	Hokkaido Takushoku Bank Ltd., Sapporo	2 87	2 34
78	Tokai Bank Ltd., Nagoya	2 85	2 74
79	Nippon Credit Bank Ltd., Tokyo	2 78	2 48
80	Mitsui Bank Ltd., Tokyo	2 69	2 63
81	Banque Nationale de Paris	2 67	2 83
82	Compagnie Financiere de Credit Ind'l et Comm'l, Paris	2 54	2 39
83	Shoko Chukin Bank, Tokyo	2 50	2 45
84	Bayerische Vereinsbank, Munich	2 48	2 50
85	Taiyo Kobe Bank Ltd., Kobe	2 42	2 52
86	Sumitomo Trust & Banking Co. Ltd., Osaka	2 36	2 39
87	Bayerische Landesbank Girozentrale, Munich	2 36	2 44
88	Societe Generale, Paris	2 29	2 28
89	Banque Bruxelles Lambert, Brussels	2 28	1 98
90	Norddeutsche Landesbank Girozentrale, Hannover	2 23	2 28
91	Toyo Trust & Banking Co. Ltd., Tokyo	2 20	1 76
92	Daiwa Bank Ltd., Osaka	2 11	1 96
93	Mitsui Trust & Banking Co. Ltd., Tokyo	2 08	1 75
94	Zenshinren Bank, Tokyo	2 00	1 92
95	Deutsche Genossenschaftsbank, Frankfurt	1 93	2 23
96	Chuo Trust & Banking Co. Ltd., Tokyo	1 69	1 13
97	State Bank of India, Bombay	1 66	1 72
98	Banco di Napoli, Naples	1 45	1 70
99	Norinchukin Bank, Tokyo	0 57	0 57
100	Bank Melli Iran, Tehran	0 48	0 98

Data Source: American Banker's world bank survey. **Table Described:** The top 100 world banking companies in assets on Dec. 31, 1989 listed in order of their equity capital to assets ratio on Dec. 31, 1989. **Equity/Assets** is equity capital as a percentage of assets. **Assets:** Total assets less contra accounts and contingent liabilities.

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Equity Capital Growth at Top 100 Banking Companies in Assets

Equity Growth Rank		Equity Growth '87-'89	Asset Growth '87-'89
1	Danske Bank, Copenhagen	118 67%	135 91%
2	Bank of Seoul, Korea	101 03	30 38
3	Banco di Roma, Rome	61 62	18 15
4	NCNB Corp., Charlotte, N.C.	52 52	122 96
5	Yasuda Trust & Banking Co. Ltd., Tokyo	48 83	1 48
6	Hongkong & Shanghai Banking Corp.	46 60	17 43
7	Kredietbank N.V., Brussels	45 70	23 85
8	Chuo Trust & Banking Co. Ltd., Tokyo	45 43	2 69
9	Compagnie Financiere de Suez, Paris	35 30	86 32
10	BankAmerica Corp., San Francisco	33 38	4 12
11	Banco do Brasil, Brasilia	32 83	26 02
12	Westdeutsche Landesbank Girozentrale, Duesseldorf	32 18	13 27
13	National Australia Bank Ltd., Melbourne	32 16	25 49
14	Deutsche Bank, Frankfurt	31 41	18 98
15	Credit Agricole Mutuel, Paris	30 86	16 50
16	Banque Bruxelles Lambert, Brussels	29 53	12 39
17	Deutsche Genossenschaftsbank, Frankfurt	28 13	48 20
18	Dresdner Bank, Frankfurt	28 04	12 62
19	Compagnie Financiere de Credit Ind'l et Comm'l, Paris	27 52	20 22
20	Bank of Tokyo Ltd.	27 21	15 54
21	PKbanken Stockholm, Sweden	26 71	26 47
22	Banca Nazionale del Lavoro, Rome	25 79	14 79
23	Generale Bank, Brussels	25 14	9 61
24	Bayerische Hypotheken-und Wechsel-Bank, Munich	24 99	18 77
25	Mitsubishi Trust & Banking Corp., Tokyo	23 33	1 43
26	Societe Generale, Paris	23 30	22 36
27	Sumitomo Bank Ltd., Osaka	22 71	-2 11
28	Commerzbank, Frankfurt	22 61	8 44
29	Toronto Dominion Bank	21 94	10 83
30	Credit Lyonnais, Paris	21 75	19 44
31	Union Bank of Switzerland, Zurich	21 59	3 00
32	Long-Term Credit Bank of Japan Ltd., Tokyo	20 98	1 10
33	Security Pacific Corp., Los Angeles	20 66	7 76
34	Skandinaviska Enskilda Banken, Stockholm	20 65	24 90
35	Bank of Nova Scotia, Toronto	20 50	10 42
36	Toyo Trust & Banking Co. Ltd., Tokyo	19 37	-4 64
37	Hokuriku Bank Ltd., Toyama	18 94	5 62
38	Royal Bank of Canada, Montreal	18 39	-1 61
39	Amsterdam-Rotterdam Bank, Amsterdam	18 34	12 49
40	Sanwa Bank Ltd., Osaka	18 20	1 53
41	Mitsui Trust & Banking Co. Ltd., Tokyo	17 91	-0 68
42	Groupe Des Banques Populaires, Paris	17 83	17 28
43	Kyowa Bank Ltd., Tokyo	16 13	-6 05
44	Rabobank Nederland, Utrecht	15 45	12 29
45	Chiba Bank Ltd.	15 33	-0 25
46	Istituto Bancario San Paolo di Torino, Turin	14 77	31 78
47	Westpac Banking Corp., Sydney	14 67	26 69
48	NMB Postbank Group N.V., Amsterdam	14 50	15 27
49	Hokkaido Takushoku Bank Ltd., Sapporo	13 99	7 12
50	First Chicago Corp.	13 63%	7 96%
51	Algemene Bank Nederland, Amsterdam	13 46	7 00
52	American Express Co., New York	13 30	-8 33
53	Banque Nationale de Paris	12 50	19 15
54	Credit Suisse, Zurich	11 60	18 19
55	Bayerische Landesbank Girozentrale, Munich	11 55	15 09
56	Bayerische Vereinsbank, Munich	11 48	12 47
57	Wells Fargo & Co., San Francisco	11 15	4 65
58	Shizuoka Bank Ltd., Japan	9 64	5 48
59	Norddeutsche Landesbank Girozentrale, Hannover	9 59	12 02
60	Cassa di Risparmio delle Provincie Lombarde, Milan	9 57	1 76
61	Canadian Imperial Bank of Commerce, Toronto	9 50	10 06
62	Bank of Yokohama Ltd.	9 21	-0 80
63	Saitama Bank Ltd., Urawa, Japan	9 15	2 64
64	Bank of Montreal	8 13	5 29
65	Banca Commerciale Italiana, Milan	7 72	41 79
66	Joyo Bank Ltd., Mito	7 69	6 26
67	Nippon Credit Bank Ltd., Tokyo	7 65	-4 12
68	Credito Italiano, Milan	7 64	32 58
69	Daiwa Bank Ltd., Osaka	7 42	-0 43
70	Dai-Ichi Kangyo Bank Ltd., Tokyo	7 18	4 25
71	Fuji Bank Ltd., Tokyo	5 55	-0 40
72	Tokai Bank Ltd., Nagoya	5 31	1 16
73	First Interstate Bancorp., Los Angeles	4 42	1 47
74	Manufacturers Hanover Trust Corp., New York	4 00	-16 74
75	Mitsubishi Bank Ltd., Tokyo	2 61	2 48
76	State Bank of India, Bombay	2 35	5 62
77	Citicorp, New York	2 15	11 39
78	Barclays Plc, London	1 92	8 80
79	Swiss Bank Corp., Basle	1 82	20 55
80	Australia & New Zealand Banking Group Ltd., Melbourne	1 64	20 16
81	Banco di Napoli, Naples	0 00	17 15
82	Chase Manhattan Corp., New York	-0 32	10 98
83	Bank of New York Co.	-1 04	4 27
84	Sumitomo Trust & Banking Co. Ltd., Osaka	-4 11	-2 87
85	Taiyo Kobe Bank Ltd., Kobe	-4 52	-0 40
86	Industrial Bank of Japan Ltd., Tokyo	-5 12	-0 26
87	Mitsui Bank Ltd., Tokyo	-5 31	-7 45
88	Monte dei Paschi di Siena	-5 83	14 12
89	Chemical Banking Corp., New York	-6 60	6 36
90	Shoko Chukin Bank, Tokyo	-8 24	-10 01
91	Norinchukin Bank, Tokyo	-9 24	-9 16
92	National Westminster Bank Plc, London	-10 94	4 89
93	Zenshinren Bank, Tokyo	-13 39	-16 84
94	Banco Bilbao Vizcaya, Bilbao	-14 25	-17 00
95	Compagnie Financiere de Paribas, Paris	-18 81	14 93
96	Midland Bank Plc, London	-21 33	-0 17
97	J.P. Morgan & Co. Inc., New York	-22 20	6 02
98	Lloyds Bank Plc, London	-26 74	-1 14
99	Bankers Trust New York Corp.	-31 81	-0 98
100	Bank Melli Iran, Tehran	-32 69	-38 55

Data Source: American Banker survey. **Table Described:** The top 100 world banking companies in assets listed in order of equity capital growth. **Equity growth** is the percentage change in equity capital from yearend 1988 to yearend 1989, expressed as a percentage. **Asset growth** is the percentage change in assets from yearend 1988 to yearend 1989.

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Alphabetical Listing of Top 500 Banks in Assets

With asset and deposit ranks on Dec. 31, 1989

		Asset Rank	Deposit Rank
77 Bank, Ltd., Sendai	Japan	157	148
AN-HYP N.V., Antwerp	Belgium	477	445
ASLK-CGER Bank, Brussels	Belgium	105	88
Aichi Bank, Ltd., Nagoya	Japan	316	277
Akita Bank, Ltd.	Japan	333	309
Algemene Bank Nederland, Amsterdam	Netherlands	44	51
Allied Irish Banks Plc., Dublin	Ireland	152	140
AmSouth Bank NA, Birmingham, Ala.	United States	434	436
American Express Bank Ltd., New York	United States	207	195
American Express Centurion Bank, Newark	United States	389	734
American Savings Bank, Irvine, Calif.	United States	223	207
Ameritrust Co. NA, Cleveland	United States	387	369
Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	42	45
Anchor Savings Bank, FSB, Northport, N.Y.	United States	385	371
Aomori Bank, Ltd.	Japan	366	322
Arab Bank Ltd., Amman	Jordan	350	290
Arab Banking Corp., Manama	Bahrain	176	162
Ashikaga Bank, Ltd., Utsunomiya	Japan	106	93
Atlantic Financial Federal, FA, Bala Cynwyd, Pa.	United States	467	498
Australia & New Zealand Banking Group, Ltd., Melbourne	Australia	79	91
Awa Bank, Ltd., Tokushima	Japan	299	268
BFG Luxembourg	Luxembourg	452	410
Baden-Wuerttembergische Bank, Stuttgart	Germany	391	326
Banca Catalana, Barcelona	Spain	418	363
Banca Commerciale Italiana, Milan	Italy	48	41
Banca Nazionale del Lavoro, Rome	Italy	36	36
Banca Nazionale dell'Agricoltura, Rome	Italy	142	159
Banca Popolare di Bergamo	Italy	323	384
Banca Popolare di Milano, Milan	Italy	158	160
Banca Popolare di Novara	Italy	135	142
Banca Popolare di Verona	Italy	464	526
Banca Provinciale Lombarda, Bergamo	Italy	338	378
Banca San Paolo di Brescia	Italy	468	489
Banca Serfin, Mexico City	Mexico	408	696
Banca Toscana, Florence	Italy	245	249
Banca d'America e d'Italia, Milan	Italy	400	411
Banca della Svizzera Italiana, Lugano	Switzerland	449	421
Banco Ambrosiano Veneto, Milan	Italy	172	185
Banco Atlantico, Barcelona	Spain	445	399
Banco Bilbao Vizcaya, Bilbao	Spain	83	75
Banco Brasileiro de Descontos, Sao Paulo	Brazil	154	331
Banco Central, Madrid	Spain	100	92
Banco Espanol de Credito, Madrid	Spain	127	114
Banco Espirito Santo e Comercial, Lisbon	Portugal	429	447
Banco Exterior de Espana, Madrid	Spain	171	154
Banco Hispano-Americano, Madrid	Spain	139	130
Banco Intercontinental Espanol, Madrid	Spain	340	385
Banco Itau, Sao Paulo	Brazil	210	497
Banco Lariano, Como	Italy	334	396
Banco Nacional de Mexico, Mexico City	Mexico	220	379
Banco Pastor, Coruna	Spain	487	442
Banco Pinto & Sotto Mayor, Lisbon	Portugal	486	493
Banco Popular Espanol, Madrid	Spain	185	170
Banco Portugues do Atlantico, Oporto	Portugal	369	362
Banco Real, Sao Paulo	Brazil	484	0
Banco Santander	Spain	109	101
Banco de Sabadell	Spain	414	372
Banco di Napoli, Naples	Italy	67	65
Banco di Roma, Rome	Italy	71	71
Banco di Santo Spirito, Rome	Italy	188	180
Banco di Sicilia, Palermo	Italy	119	112
Banco do Brasil, Brasilia	Brazil	35	95
Banco do Estado de Sao Paulo	Brazil	215	471
Bancomer, Mexico City	Mexico	234	198
Bangkok Bank, Ltd.	Thailand	225	226
Bank Bumi Daya, Jakarta	Indonesia	422	352
Bank Dagang Negara, Jakarta	Indonesia	471	543
Bank Hapoalim, Tel-Aviv	Israel	124	126
Bank Leu, Ltd., Zurich	Switzerland	353	325
Bank Leumi le-Israel, Tel-Aviv	Israel	132	127
Bank Mees & Hope, Amsterdam	Netherlands	273	289
Bank Melli Iran, Tehran	Iran	61	66
Bank Negara Indonesia 1946, Jakarta	Indonesia	336	509
Bank One, Texas NA, Dallas	United States	288	313
Bank Saderat Iran, Tehran	Iran	111	106
Bank fuer Arbeit und Wirtschaft, Vienna	Austria	229	191
Bank fuer Gemeinwirtschaft, Frankfurt	Germany	117	99
Bank of America NT&SA, San Francisco	United States	50	50
Bank of Baroda	India	393	351
Bank of California NA, San Francisco	United States	433	468
Bank of Communications, Taipei	Taiwan	349	424
Bank of Fukuoka, Ltd.	Japan	112	110
Bank of Hawaii, Honolulu	United States	419	377
Bank of Hiroshima, Ltd.	Japan	115	103
Bank of Ikeda, Ltd.	Japan	381	337
Bank of India, Bombay	India	339	298
Bank of Ireland, Dublin	Ireland	181	165
Bank of Iwate, Ltd., Morioka	Japan	319	298
Bank of Kansai, Ltd., Osaka	Japan	456	426
Bank of Kinki, Ltd., Osaka	Japan	233	208
Bank of Kyoto, Ltd.	Japan	179	161
Bank of Montreal	Canada	69	64
Bank of Nagoya, Ltd.	Japan	256	223
Bank of New England NA, Boston	United States	250	291
Bank of New York	United States	98	105
Bank of New Zealand, Ltd., Wellington	New Zealand	324	285
Bank of Nova Scotia, Toronto	Canada	73	68
Bank of Okinawa, Ltd., Naha	Japan	478	438
Bank of Osaka, Ltd.	Japan	263	252
Bank of Saga, Ltd.	Japan	409	359

		Asset Rank	Deposit Rank
Bank of Scotland, Edinburgh	United Kingdom	129	120
Bank of Seoul	Korea	89	83
Bank of Taiwan, Taipei	Taiwan	137	129
Bank of Tokyo Trust Co., New York	United States	424	434
Bank of Tokyo, Ltd.	Japan	16	19
Bank of Yokohama, Ltd.	Japan	56	58
Bank of the Ryukyus, Ltd., Naha	Japan	403	364
Bankers Trust Co., New York	United States	87	119
Banque Bruxelles Lambert, Brussels	Belgium	85	76
Banque Cantonale Vaudoise, Lausanne	Switzerland	442	398
Banque Cantonale de Berne	Switzerland	405	344
Banque Cantonale de St. Gallen	Switzerland	430	381
Banque Cantonale de Zurich	Switzerland	148	134
Banque Commerciale pour l'Europe du Nord, Paris	France	489	443
Banque Francaise du Commerce Exterieur, Paris	France	116	156
Banque Generale du Luxembourg	Luxembourg	270	242
Banque Indosuez, Paris	France	77	87
Banque Internationale a Luxembourg	Luxembourg	244	215
Banque Nationale de Paris	France	8	7
Banque Paribas Belgique, Brussels (q)	Belgium	356	318
Banque Paribas, Paris (q)	France	53	46
Banque Regionale d'Escompte et de Depots, Vincennes	France	296	321
Banque Sudameris, Paris	France	469	446
Banque Worms, Paris	France	292	279
Banque et Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	302	261
Barclays Bank Plc, London	United Kingdom	13	15
Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	46	38
Bayerische Landesbank Girozentrale, Munich	Germany	52	43
Bayerische Vereinsbank, Munich	Germany	38	33
Bergen Bank	Norway	239	267
Berliner Bank, Berlin	Germany	187	155
Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	184	158
Bivako Bank, Ltd., Otsu	Japan	473	427
Boatmen's National Bank, St. Louis, Mo.	United States	427	485
Boston Safe Deposit & Trust Co.	United States	318	341
Bremer Landesbank, Bremen	Germany	203	174
C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	249	221
CIC-Union Europeenne, International & Cie, Paris	France	453	395
Caisse Centrale des Banques Populaires, Paris	France	174	176
Caixa Geral de Depositos, Lisbon	Portugal	209	216
Caja de Ahorros de Cataluna, Barcelona	Spain	425	389
Caja de Ahorros de Galicia, Coruna	Spain	490	484
Caja de Ahorros y Monte de Piedad de Barcelona	Spain	293	272
Caja de Ahorros y Monte de Piedad de Zaragoza	Spain	472	456
Caja de Madrid	Spain	195	192
Caja de Pensiones para la Vejez, Barcelona	Spain	125	116
California Federal Bank, FSB, Los Angeles	United States	162	189
Canadian Imperial Bank of Commerce, Toronto	Canada	57	52
Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	308	301
Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	68	89
Cassa di Risparmio di Firenze, Florence	Italy	363	391
Cassa di Risparmio di Genova e Imperia, Genoa	Italy	446	451
Cassa di Risparmio di Padova e Rovigo, Padova	Italy	395	413
Cassa di Risparmio di Roma, Rome	Italy	149	183
Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	262	312
Cassa di Risparmio in Bologna	Italy	440	504
CenTrust Bank, SSB, Miami	United States	411	429
Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	224	199
Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	165	164
Chase Lincoln First Bank NA, Rochester, N.Y.	United States	483	560
Chase Manhattan Bank (USA) NA, Wilmington, Del.	United States	364	680
Chase Manhattan Bank NA, New York	United States	54	60
Chemical Bank, New York	United States	101	109
Chiba Bank, Ltd.	Japan	75	70
Chiba Kogyo Bank, Ltd.	Japan	311	281
Cho Hung Bank Ltd., Seoul	Korea	194	220
Christiania Bank og Kreditkasse, Oslo	Norway	199	194
Chugoku Bank, Ltd., Okayama	Japan	143	136
Chukyo Bank, Ltd., Nagoya	Japan	335	296
Chuo Trust & Banking Co., Ltd., Tokyo	Japan	63	59
Citibank (Nevada) NA, Las Vegas	United States	399	0
Citibank (South Dakota) NA, Sioux Falls	United States	309	782
Citibank NA, New York	United States	24	27
Citicorp Savings, FS&LA, San Francisco	United States	443	495
Citizens & Southern National Bank, Atlanta	United States	286	286
Citizens & Southern National Bank, Fort Lauderdale, Fla.	United States	497	461
Citizens National Bank, Seoul	Korea	272	253
City Savings Bank, FSB, Somerset, N.J.	United States	392	409
Clydesdale Bank Plc, Glasgow	United Kingdom	462	430
Coast Savings & Loan Assn., Los Angeles	United States	306	302
Columbia Savings & Loan Assn., Beverly Hills	United States	367	338
Comerica Bank-Detroit	United States	329	350
Commercial Bank of Greece, Athens	Greece	450	401
Commercial Bank of Korea Ltd., Seoul	Korea	167	214
Commercial Bank of Kuwait	Kuwait	465	407
Commerzbank International, Luxembourg	Luxembourg	313	275
Commerzbank, Frankfurt	Germany	32	28
Commonwealth Bank of Australia, Sydney	Australia	93	124
Commonwealth Banking Corp., Sydney	Australia	114	118
Commonwealth Savings Bank of Australia, Sydney	Australia	253	219
Connecticut Bank & Trust Co. NA, Hartford	United States	351	315
Connecticut National Bank, Hartford	United States	282	324
Continental Bank NA, Chicago	United States	133	168
Coutts & Co., London	United Kingdom	421	347
Credit Agricole Mutuel, Paris	France	7	14
Credit Commercial de France, Paris	France	95	102
Credit Industriel d'Alsace et de Lorraine, Strasbourg	France	321	368
Credit Industriel et Commercial, Paris (h)	France	254	256
Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	216	187
Credit Lyonnais, Paris	France	12	12

WORLD BANKING

Alphabetical Listing of Top 500 Banks in Assets

With asset and deposit ranks on Dec. 31, 1989

		Asset Rank	Deposit Rank
Credit Suisse (Luxembourg)	Luxembourg	479	414
Credit Suisse, Zurich	Switzerland	47	62
Creditanstalt-Bankverein, Vienna	Austria	102	115
Credito Italiano, Milan	Italy	60	53
Credito Romagnolo, Bologna	Italy	247	269
Crestar Bank, Richmond	United States	327	345
CrossLand Savings FSB, Brooklyn, New York	United States	255	300
Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan	1	1
Daiwa Bank, Ltd., Matsuzaka	Japan	374	320
Daishi Bank, Ltd., Niigata	Japan	202	181
Daiwa Bank, Ltd., Osaka	Japan	25	25
Danske Bank, Copenhagen	Denmark	78	72
Deutsche Bank Luxembourg	Luxembourg	191	172
Deutsche Bank, Frankfurt	Germany	15	9
Deutsche Genossenschaftsbank, Frankfurt	Germany	33	49
Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	145	128
Deutsche Siedlungs und Landesrentenbank, Bonn	Germany	140	326
Development Bank of Singapore Ltd.	Singapore	218	209
Dime Savings Bank of New York, FSB, Garden City	United States	297	280
Dresdner Bank Berlin AG	Germany	431	370
Dresdner Bank Luxembourg	Luxembourg	265	238
Dresdner Bank, Frankfurt	Germany	26	23
Ehime Bank, Ltd., Matsuyama	Japan	364	333
Eighteenth Bank, Ltd., Nagasaki	Japan	332	307
Empire of America Federal Savings Bank, Buffalo, N.Y.	United States	**415**	**332**
Erste Oesterreichische Spar-Casse, Vienna	Austria	285	273
Farmers Bank of China, Taipei	Taiwan	371	432
Fidelity Bank NA, Philadelphia	United States	370	380
First Bank NA, Minneapolis	United States	281	294
First City Texas-Houston NA	United States	436	502
First Commercial Bank, Taipei	Taiwan	136	147
First Federal of Michigan, Detroit	United States	312	540
First Fidelity Bank NA, Newark, N.J.	United States	291	310
First Gibraltar Bank, FSB, Dallas	United States	347	354
First Interstate Bank of Arizona NA, Phoenix	United States	470	422
First Interstate Bank of California, Los Angeles	United States	186	173
First Interstate Bank of Oregon NA, Portland	United States	491	482
First Interstate Bank of Texas NA, Houston	United States	488	431
First National Bank of Maryland, Baltimore	United States	492	511
First National Bank of South Africa Ltd., Johannesburg	South Africa	**355**	**304**
First National Bank, Atlanta	United States	397	418
First National Bank, Boston	United States	131	143
First National Bank, Chicago	United States	122	123
First Nationwide Bank, FSB, San Francisco	United States	173	237
First Pennsylvania Bank NA, Philadelphia	United States	475	492
First Union National Bank of Florida, Jacksonville	United States	375	367
First Union National Bank, Charlotte, N.C.	United States	217	264
Fleet National Bank, Providence, R.I.	United States	354	420
Florida National Bank, Jacksonville	United States	426	425
Forsta Sparbanken, Stockholm	Sweden	416	360
Frankfurter Sparkasse, Frankfurt	Germany	326	278
Franklin Savings Assn., Ottawa, Kan.	United States	301	536
Fuji Bank, Ltd., Tokyo	Japan	3	4
Fukui Bank, Ltd.	Japan	268	247
Fukuoka City Bank, Ltd.	Japan	238	206
Fukutoku Bank, Ltd., Osaka	Japan	259	239
Generale Bank, Brussels	Belgium	65	57
Genossenschaftliche Zentralbank, Stuttgart	Germany	304	262
Gibraltar Savings, FA, Simi Valley, Calif.	United States	451	441
Girozentrale und Bank der Oesterreich. Sparkassen, Vienna	Austria	151	150
Glendale Federal Bank, FSB, Calif.	United States	159	184
Goldome, Buffalo, N.Y.	United States	271	287
Gotabanken, Stockholm	Sweden	322	314
Great American Bank, SSB, San Diego, Calif.	United States	266	295
Great Western Bank, FSB, Beverly Hills	United States	123	135
Greenwood Trust Co., New Castle, Del.	United States	459	459
Groupe Des Banques Populaires, Paris	France	70	69
Gulf Bank, Kuwait	Kuwait	476	428
Gulf International Bank, Manama	Bahrain	343	288
Gunma Bank, Ltd., Maebashi	Japan	128	122
Hachijuni Bank, Ltd., Nagano	Japan	121	111
Hamburger Sparkasse, Hamburg	Germany	221	188
Hamburgische Landesbank-Girozentrale, Hamburg	Germany	138	121
Hang Seng Bank Ltd., Hong Kong	Hong Kong	169	149
Hanil Bank Ltd., Seoul	Korea	177	212
Hanshin Bank, Ltd., Kobe	Japan	461	406
Harris Trust & Savings Bank, Chicago	United States	346	382
Hessische Landesbank-Girozentrale, Frankfurt	Germany	108	86
Hibernia National Bank, New Orleans, La.	United States	482	448
Higashi-Nippon Bank, Ltd., Tokyo	Japan	402	346
Higo Bank, Ltd., Kumamoto	Japan	235	210
Hill, Samuel Bank, Ltd., London	United Kingdom	200	467
Hiroshima-Sogo Bank, Ltd.	Japan	275	251
Hokkaido Bank, Ltd., Sapporo	Japan	175	163
Hokkaido Takushoku Bank, Ltd., Sapporo	Japan	64	63
Hokkoku Bank, Ltd., Kanazawa	Japan	237	211
Hokuetsu Bank, Ltd., Nagaoka	Japan	314	274
Hokuriku Bank Ltd., Toyama	Japan	76	74
Home Savings of America, FA, Irwindale, Calif.	United States	99	107
Homefed Bank, FSB, San Diego, Calif.	United States	208	217
Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	27	26
Household Bank, FSB, Newport Beach, Calif.	United States	458	640
Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	161	153
Huntington National Bank, Columbus, Ohio	United States	388	394
Hyakugo Bank, Ltd., Tsu	Japan	231	204
Hyakujushi Bank, Ltd., Takamatsu	Japan	189	177
Hyogo Bank, Ltd., Kobe	Japan	147	137
Imperial Savings Assn., San Diego, Calif.	United States	360	393
Industrial Bank of Japan, Ltd., Tokyo	Japan	6	6
Industrial Bank of Korea, Seoul	Korea	284	353

		Asset Rank	Deposit Rank
International Commercial Bank of China, Taipei	Taiwan	438	488
Israel Discount Bank, Ltd., Tel-Aviv	Israel	226	201
Istituto Bancario Italiano, Milan	Italy	376	402
Istituto Bancario San Paolo di Torino, Turin	Italy	34	39
Iyo Bank, Ltd., Matsuyama	Japan	198	175
Joyo Bank, Ltd., Mito	Japan	80	73
Juroku Bank, Ltd., Gifu	Japan	155	144
Jyske Bank, Silkeborg	Denmark	410	374
Kagoshima Bank, Ltd.	Japan	279	259
Kansallis-Osake Pankki, Helsinki	Finland	118	145
Keiyo Bank, Ltd., Chiba	Japan	283	257
Kiyo Bank, Ltd., Wakayama	Japan	213	193
Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	251	297
Kofuku Bank, Ltd., Osaka	Japan	260	231
Korea Development Bank, Seoul	Korea	156	342
Korea Exchange Bank, Seoul	Korea	166	243
Korea First Bank, Seoul	Korea	197	230
Korea Housing Bank, Seoul	Korea	303	390
Kredietbank N.V., Brussels	Belgium	90	80
Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	269	260
Kreissparkasse Koeln, Cologne	Germany	448	398
Krung Thai Bank Ltd., Bangkok	Thailand	396	361
Kyowa Bank, Ltd., Tokyo	Japan	41	40
Kyushu Bank, Ltd., Sasebo	Japan	474	417
Land Bank of Taiwan, Taipei	Taiwan	190	179
Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	141	131
Landesbank Saar Girozentrale, Saarbrucken	Germany	498	496
Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	168	308
Landesgirokasse, Stuttgart	Germany	277	244
Ljubljanska Banka, Ljubljana	Yugoslavia	437	553
Lloyds Bank Plc, London	United Kingdom	43	37
Long-Term Credit Bank of Japan Ltd., Tokyo	Japan	21	20
Luzerner Kantonalbank, Lucerne	Switzerland	439	387
Lyonnaise de Banque, Lyon	France	358	339
Malayan Banking Berhad, Kuala Lumpur	Malaysia	325	305
Manufacturers Hanover Trust Co., New York	United States	81	79
Manufacturers National Bank, Detroit	United States	390	376
Marine Midland Bank NA, Buffalo, N.Y.	United States	178	169
Maryland National Bank, Baltimore	United States	383	392
Medium Business Bank of Taiwan, Taipei	Taiwan	211	235
Mellon Bank NA, Pittsburgh	United States	170	190
MeraBank, FSB, Phoenix, Ariz.	United States	485	512
Meridian Bank, Reading, Pa.	United States	330	317
Meritor Savings Bank, Philadelphia	United States	276	265
Michigan National Bank, Farmington Hills	United States	344	336
Michinoku Bank, Ltd., Aomori	Japan	412	356
Midland Bank Plc, London	United Kingdom	39	35
Midlantic National Bank, Newark, N.J.	United States	348	340
Mitsubishi Bank Ltd., Tokyo	Japan	4	3
Mitsubishi Trust & Banking Corp., Tokyo	Japan	11	8
Mitsui Bank, Ltd., Tokyo	Japan	14	18
Mitsui Trust & Banking Co., Ltd., Tokyo	Japan	19	17
Miyazaki Bank, Ltd.	Japan	401	366
Monte dei Paschi di Siena	Italy	59	61
Morgan Grenfell & Co. Ltd., London	United Kingdom	328	343
Morgan Guaranty Trust Co., New York	United States	72	82
Motherwell District Municipal Bank Ltd.	United Kingdom	495	415
Musashino Bank, Ltd., Omiya	Japan	294	258
NCNB National Bank of Florida, Tampa	United States	295	284
NCNB National Bank of North Carolina, Charlotte	United States	192	263
NCNB Texas National Bank, Dallas	United States	126	125
NMB Postbank Group, N.V., Amsterdam	Netherlands	51	48
Nanto Bank, Ltd., Nara	Japan	182	167
Nassauische Sparkasse Wiesbaden, Wiesbaden	Germany	432	365
National Australia Bank, Ltd, Melbourne	Australia	84	94
National Bank of Canada, Montreal	Canada	134	139
National Bank of Detroit	United States	214	232
National Bank of Dubai Ltd., Dubai	United Arab Emirate	494	472
National Bank of Egypt, Cairo	Egypt	454	435
National Bank of Greece, Athens	Greece	144	133
National Bank of Kuwait	Kuwait	269	234
National City Bank, Cleveland	United States	413	455
National Commercial Bank, Jeddah	Saudi Arabia	163	146
National Westminster Bank Plc, London	United Kingdom	18	16
National Westminster Bank USA, New York	United States	248	225
Nedcor Ltd., Johannesburg	South Africa	377	311
Nippon Credit Bank, Ltd., Tokyo	Japan	31	34
Nippon Trust Bank, Ltd., Tokyo	Japan	146	151
Nishi-Nippon Bank, Ltd., Fukuoka	Japan	160	152
Nordbanken, Stockholm	Sweden	372	334
Norddeutsche Landesbank Girozentrale, Hannover	Germany	66	55
Norinchukin Bank, Tokyo	Japan	10	11
Norske Creditbank, Oslo	Norway	243	254
North Pacific Bank, Ltd., Sapporo	Japan	360	327
Northern Trust Co., Chicago	United States	394	473
Norwest Bank Minnesota NA, Minneapolis	United States	396	444
Oesterreichische Laenderbank, Vienna	Austria	164	157
Oesterreichische Postsparkasse, Vienna	Austria	240	218
Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	227	202
Oita Bank, Ltd.	Japan	307	271
Osuuspankkien Keskuspankki Oy, Helsinki	Finland	267	496
Overseas-Chinese Banking Corp., Ltd., Singapore	Singapore	341	335
Overseas Union Bank, Ltd., Singapore	Singapore	496	531
PKbanken, Stockholm	Sweden	86	97
Peoples Bank, Bridgeport, Conn.	United States	460	450
Philadelphia National Bank	United States	359	358
Pittsburgh National Bank	United States	228	268
Postipankki, Helsinki	Finland	193	203
Provident National Bank, Philadelphia	United States	407	440
Rabobank Nederland, Utrecht	Netherlands	45	56

Alphabetical Listing of Top 500 Banks in Assets

With asset and deposit ranks on Dec. 31, 1989

		Asset Rank	Deposit Rank
Rafidain Bank, Baghdad	Iraq	97	85
Raiffeisen Zentralbank Oesterreich AG, Vienna	Austria	219	226
Republic National Bank, New York	United States	205	200
Riggs National Bank, Washington, D.C.	United States	481	439
Riyad Bank Ltd., Jeddah	Saudi Arabia	305	292
Royal Bank of Canada, Montreal	Canada	49	44
Royal Bank of Scotland Plc., Edinburgh	United Kingdom	103	90
S.G. Warburg & Co., Ltd., London	United Kingdom	342	293
Saitama Bank Ltd., Urawa	Japan	43	42
San-in Godo Bank, Ltd., Matsue	Japan	252	229
Sanwa Bank California, San Francisco	United States	466	453
Sanwa Bank Ltd., Osaka	Japan	5	5
Saudi American Bank, Riyadh	Saudi Arabia	455	458
Seattle-First National Bank	United States	290	283
Security Pacific Bank Washington, Seattle	United States	420	400
Security Pacific National Bank, Los Angeles	United States	82	84
Senshu Bank, Ltd., Kishiwada	Japan	379	329
Shawmut Bank NA, Boston	United States	373	460
Shiga Bank, Ltd., Otsu	Japan	204	178
Shikoku Bank, Ltd., Kochi	Japan	287	255
Shinhan Bank, Seoul	Korea	300	437
Shimwa Bank, Ltd., Sasebo	Japan	382	330
Shizuoka Bank Ltd.	Japan	88	78
Shoko Chukin Bank, Tokyo	Japan	55	47
Signet Bank/Virginia, Richmond	United States	386	474
Skandinaviska Enskilda Banken, Stockholm	Sweden	74	108
Skopbank, Helsinki	Finland	180	316
Societe Generale Alsacienne de Banque, Strasbourg	France	257	224
Societe Generale, Paris	France	20	21
Societe Nationale de Credit e l'Industrie, Brussels	Belgium	246	222
Society National Bank, Cleveland	United States	417	412
Southeast Bank NA, Miami	United States	232	227
Sovran Bank NA, Richmond	United States	258	270
Sparbankernas Bank, Stockholm	Sweden	94	197
Sparekassen Bikuben, Copenhagen	Denmark	317	355
Sparkasse der Stadt Berlin West, Berlin	Germany	264	233
Sparkasse in Bremen	Germany	500	507
Stadtsparkasse Koeln, Cologne	Germany	352	323
Stadtsparkasse Munchen, Munich	Germany	435	375
Standard Bank of South Africa Ltd., Johannesburg	South Africa	320	276
Standard Chartered Bank, London	United Kingdom	113	100
Standard Federal Bank, Troy, Mich.	United States	357	416
State Bank Victoria, Melbourne	Australia	222	213
State Bank of New South Wales, Sydney	Australia	315	349
State Bank of South Australia, Adelaide	Australia	280	245
State Street Bank & Trust Co., Boston	United States	331	419
Suchwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	236	205
Suchwestdeutsche Landesbank, Stuttgart	Germany	92	77
Sumitomo Bank Ltd., Osaka	Japan	2	2
Sumitomo Trust & Banking Co., Ltd., Osaka	Japan	17	13

		Asset Rank	Deposit Rank
Sunbelt Savings, FSB, Dallas	United States	378	598
Suruga Bank, Ltd., Numazu	Japan	206	182
Svenska Handelsbanken, Stockholm	Sweden	104	113
Swiss Bank Corp., Basle	Switzerland	28	29
Swiss Volksbank, Berne	Switzerland	153	136
TSB Bank, Plc., London	United Kingdom	110	104
Taiwan Cooperative Bank, Taipei	Taiwan	130	117
Taiyo Kobe Bank, Ltd., Kobe	Japan	22	22
Texas Commerce Bank NA, Houston	United States	298	405
Thai Farmers Bank, Bangkok	Thailand	428	397
Tochigi Bank, Ltd., Utsunomiya	Japan	447	403
Toho Bank, Ltd., Fukushima	Japan	274	250
Tokai Bank Ltd., Nagoya	Japan	9	10
Tokyo Sowa Bank, Ltd.	Japan	183	166
Tokyo Tomin Bank, Ltd.	Japan	261	236
Toronto Dominion Bank	Canada	91	81
Towa Bank, Ltd., Maebashi	Japan	345	303
Toyo Trust & Banking Co. Ltd., Tokyo	Japan	29	30
Trust Company Bank, Atlanta	United States	493	606
Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	361	408
Ulster Bank Ltd., Belfast	United Kingdom	499	454
Uniao de Bancos Brasileiros, Sao Paulo	Brazil	444	973
Unibank, Copenhagen	Denmark	107	98
Union Bank of Finland, Ltd., Helsinki	Finland	120	132
Union Bank of Norway, Oslo	Norway	463	452
Union Bank of Switzerland (Luxembourg)	Luxembourg	368	306
Union Bank of Switzerland, Zurich	Switzerland	30	31
Union Bank, San Francisco	United States	241	241
Union de Banques Arabes et Francaises, Neuilly (w)	France	423	383
United Mizrahi Bank Ltd., Tel-Aviv	Israel	441	404
United Overseas Bank Ltd., Singapore	Singapore	362	348
United States National Bank, Portland	United States	337	373
United World Chinese Commercial Bank, Taipei	Taiwan	406	386
Valley National Bank, Phoenix	United States	366	319
Vereins-und Westbank, Hamburg	Germany	278	240
Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	242	248
Wells Fargo Bank NA, San Francisco	United States	96	96
West LB International, Luxembourg	Luxembourg	457	423
Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	212	196
Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	37	32
Westfalenbank, Bochum	Germany	230	186
Westpac Banking Corp., Sydney	Australia	58	67
World Savings, FS&LA, Oakland, Calif.	United States	201	246
Yamagata Bank, Ltd.	Japan	404	357
Yamaguchi Bank, Ltd., Shimonoseki	Japan	150	141
Yamanashi Chuo Bank, Ltd., Kofu	Japan	310	282
Yasuda Trust & Banking Co. Ltd., Tokyo	Japan	23	24
Yorkshire Bank Plc, Leeds	United Kingdom	480	433
Zenshinren Bank, Tokyo	Japan	62	54
Zentralsparkasse und Kommerzialbank, Vienna	Austria	196	171

WORLD BANKING

Foreign Currency Exchange Guide and Exchange Rate Comparisons

Name of Country	Currency	Symbol	Rate 12/31/89	Rate 12/31/88	Gain /Loss
Argentina	Austral	AP	0.000735	0.061300	-98.80
Australia	Dollar	A$	0.776000[1]	0.783000[1]	-0.89
Austria	Shilling	AS	0.084000	0.080000	+5.00
Bahamas	Dollar	B$	1.000000	1.000000	00.00
Bahrain	Dinar	BaD	2.650000	2.640000	+0.38
Belgium	Franc	BF	0.028100	0.026800	+4.85
Brazil	New Cruzado	BC	0.112000[2]	0.001360	+8,135[2]
Canada	Dollar	C$	0.852000[3]	0.818000[3]	+4.16
Chile	Peso	CP	0.003000	0.004000	-25.00
Denmark	Krone	DK	0.151000	0.145000	+4.14
Egypt	Pound	EP	3.368000[4]	0.432000[4]	-10.65
Ethiopia	Birr	EB	0.483000	0.482000	+0.21
Finland	Markka	FM	0.246000	0.240000	+2.50
France	Franc	FF	0.173000	0.163000	+6.13
Germany	Deutsche Mark	DM	0.590000	0.560000	+5.36
Greece	Drachma	GD	0.006300	0.006700	-5.97
Hong Kong	Dollar	H$	0.128000	0.128000	
India	Rupee	InR	0.058000[5]	0.064300[5]	-9.92
Indonesia	Rupiah	IR	0.000580	0.000579	-3.28
Iran	Rial	Ri	0.014000[6]	0.014000[6]	
Iraq	Dinar	ID	3.100000	3.200000	-3.13
Ireland	Pound	IP	1.580000[3]	1.431000[3]	+10.41
Israel	Shekel	IS	0.530000	0.626000	-15.34
Italy	Lira	L	0.000780	0.000756	+3.14
Japan	Yen	Y	0.006286[3]	0.007508[3]	-16.24
Jordan	Dinar	JD	1.560000	2.100000	-25.71
Korea	Won	KW	0.001470	0.001400	+5.00
Kuwait	Dinar	KD	3.410000	3.550000	-3.94
Liechtenstein	(a)				
Luxembourg	Franc	LF	0.029000	0.026700	+4.87
Malaysia	Dollar	M$	0.370000	0.383000	-3.39
Mexico	Peso	MP	0.000372	0.000431	-13.69
Morocco	Derham	MD	0.122000	0.122000	
Netherlands	Guilder	G	0.524000	0.498000	+5.22
New Zealand	Dollar	N$	C.5900000[3]	0.613000[3]	-3.75
Norway	Krone	NK	0.151000	0.152000	-0.66
Pakistan	Rupee	PR	0.047000	0.054000	-12.96
Philippines	Peso	PP	0.045900	0.048300	-4.97
Portugal	Escudo	PE	0.006880	0.006810	-1.91
Qatar	Riyal	QR	0.274000	0.274000	
Saudi Arabia	Riyal	SAR	0.266000	0.260000	+2.31
Singapore	Dollar	S$	0.526000	0.513000	+2.53
South Africa	Rand	SR	0.371000[3]	0.401000[3]	-7.48
Spain	Peseta	SP	0.009130	0.008820	+3.51
Sweden	Krone	SK	0.161000	0.163000	-1.23
Switzerland	Franc	SF	0.648000	0.665000	-2.56
Syria	Pound	SyP	0.047000	0.088000	-46.59
Taiwan	NT Dollar	T$	0.039380	0.034600	+10.92
Thailand	Baht	TB	0.039000	0.039690	-1.74
Turkey	Pound	TP	0.000436	0.000550	-20.73
United Arab Emirates	Derham	UD	0.272000	0.272000	
United Kingdom	Pound	P	1.610000	1.808000	-10.95
Yugoslavia	Diner	YD	0.000008[7]	0.000190	-95.79

Figures shown are the dollar values per unit of foreign currency. Most of the currencies are converted into dollars using the New York cable rate for the date shown. Unless otherwise noted, the exchange rates shown are for yearend 1989 and 1988, respectively. Exchange rates for dates other than 12/31/89 and 12/31/88 indicate that most or all banks in a country reported data as of the date indicated. **(a)**— Banks in country use Swiss francs. **(1)**— As of 9/30/89 and 9/30/88, respectively. **(2)**— The official rate for the new cruzado at yearend was $0.089. Since yearend, the market rate of the new cruzado has fallen 85% to $0.0186 as of 6/29/90. **(3)**— As of 10/31/89 and 10/31/88, respectively. **(4)**— As of 6/30/89 and 6/30/88, respectively. **(5)**— As of 3/31/90 and 3/31/89, respectively. **(6)**— As of 3/20/89 and 3/20/88, respectively. **(7)**— Dinar was devalued 10,000-to-1 shortly after yearend.

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Foreign Banks in the U.S.

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Foreigners Hike U.S. Holdings

Market share increased in fiscal year, along with slice of commercial, industrial loans

By James R. Kraus

Though U.S. banks have decided that bigger as not necessarily better, foreign banks are continuing to increase their asset holdings here at a rapid pace, an *American Banker* survey found.

Foreign banks' U.S. assets surged 9% in the year ended last June 30, more than twice the growth at U.S. banks, according to the annual survey of foreign bank activity in this country.

As a result, foreign banks increased their market share of U.S. banking assets by almost a full percentage point, to 22.6%.

Foreign banks hold an even bigger share of a key component of U.S. banking assets – commercial and industrial loans. An 8.9% growth rate increased those holdings to 28.5% of the U.S. market, up from 27.5% a year earlier.

And for the first time, the survey found, the U.S. holdings of a foreign bank – Bank of Tokyo – would rank it among the nation's top 15 bank holding companies.

Different Strategies

Moves by foreign banks to boost their assets stand in sharp contrast to the strategy of U.S. banks. Whereas assets once determined the clout and prestige of U.S. banks, today's deregulated and capital-hungry environment puts more emphasis on capital strength, profitability, and productivity.

But the foreign banks – particularly the Japanese – have a different agenda, U.S. banking experts said. Better capitalized foreign banks with profitable home bases have found it easier than U.S. banks to keep adding low-margin assets. Foreign banks also see bigger assets here as the first step toward developing other and more profitable businesses.

But the observers said that asset growth does not necessarily give foreign banks a competitive edge.

"Holding 22% of the assets in this country doesn't mean foreign banks earned 22% of the banking income."

"The bottom line is, there is no long-term competitive advantage just in growth in assets," said Lowell Bryan, a banking analyst with McKinsey & Co., New York.

Indeed, to increase income and capital levels, U.S. banks are selling loans at an increased pace – and many of the buyers are foreign institutions, particularly Japanese banks that have put more emphasis on market share than profitability.

Foreign Banks Less Skilled

These institutions have yet to master the skills U.S. banks have in arranging more sophisticated and profitable financial transactions, U.S. observers said.

As a result, "holding 22% of the assets in this country doesn't mean foreign banks earned 22% of the banking income," said a senior U.S. banker in New York, who declined to be identified.

Mr. Bryan of McKinsey said the increased foreign presence creates certain risks for the U.S. financial system. "Foreign banks behave differently in a crisis than U.S. banks," he said. "They're more likely to precipitously panic at the same time and withdraw from markets," causing a credit crunch.

The survey found that the assets held by foreign banks last June 30 totaled $695.6 billion, up from $638.3 billion a year earlier, when foreign institutions' market share was 21.8%. U.S. banks controlled $2.38 trillion at June 30, up 3.9%.

Japanese banks hold $372.5 billion of the assets held by foreign banks, or 53.6%, up from 51.5% a year earlier.

Italian banks, one of the fastest-growing foreign banking groups, held the second-largest asset total, $45.1 billion, up nearly 20% from the previous 12 months.

Canadian banks ranked as the third-largest group with $42.4 billion in assets, and British banks ranked fourth with $40.2 billion in assets.

Meanwhile, banks from China, Taiwan, Venezuela, Belgium, and Australia joined the already long list of foreign financial institutions with offices here.

As of mid-1989, 281 banks from 56 countries had 697 full-service banking offices in the United States, compared with 266 banks with 666 banking offices a year earlier. □

Top 25 Foreign Banks in the United States

Based on business loans booked through U.S. banking offices
June 30, 1989, compared with June 30, 1988 (dollar amounts in millions)

Rank 6/89	Rank 6/88		Totals on June 30, 1989					Totals on June 30, 1988				
			C&I Loans	Assets	Deposits	No. of US Off.	% Chg. C&I	C&I Loans	Assets	Deposits	No. of US Off.	% Chg. C&I
1	1	**Bank of Tokyo Ltd. (a)**	$12,821	$47,210	$25,544	11	+41.67	$9,050	$32,215	$18,070	11	+37.2
2	4	**National Westminster Bank Plc., London**	9,586	22,189	17,281	6	+16.66	7,523	17,742	14,799	7	+17.7
3	3	**Mitsubishi Bank Ltd., Tokyo**	8,357	31,742	15,681	5	+5.9	8,071	32,881	15,689	9	+52.2
4	2	**Sumitomo Bank Ltd., Osaka**	7,914	24,472	16,551	7	-1.45	8,251	22,722	14,040	8	+64.8
5	7	**Industrial Bank of Japan Ltd., Tokyo**	7,886	28,710	17,700	7	31.89	5,998	25,625	12,024	7	+34.8
6	6	**Sanwa Bank Ltd., Osaka**	7,859	28,763	15,190	8	+13.98	6,896	25,226	13,626	8	+63.8
7	10	**Fuji Bank Ltd., Tokyo**	7,838	30,372	13,008	8	+40.07	5,595	29,124	12,514	6	+14.2
8	9	**Dai-ichi Kangyo Bank Ltd., Tokyo**	6,960	33,913	16,070	5	+20.83	5,761	29,361	13,588	5	+23.2
9	5	**Hongkong & Shanghai Banking Corp., Hong Kong**	6,457	25,380	18,490	18	-9.03	7,104	26,762	19,266	21	-4.9
10	11	**Bank of Montreal**	5,409	18,936	9,667	16	+0.64	5,374	18,725	10,861	14	+25.5
11	12	**Long-Term Credit Bank of Japan, Ltd., Tokyo**	5,223	10,543	3,664	4	+29.62	4,030	8,514	2,616	3	+60.5
12	15	**Tokai Bank, Ltd., Nagoya**	4,066	17,663	7,729	4	+27.64	3,185	16,684	6,390	4	+35.0
13	13	**Mitsui Bank Ltd., Tokyo**	3,971	11,209	6,254	4	+6.66	3,722	9,980	2,648	4	+14.0
14	8	**Swiss Bank Corp., Basle**	3,661	11,398	6,444	7	-38.81	5,979	14,414	8,011	7	+36.3
15	22	**Mitsui Trust & Banking Co. Ltd., Tokyo**	3,647	12,081	7,177	4	+68.35	2,167	10,893	4,889	4	+19.3
16	19	**Nippon Credit Bank Ltd., Tokyo**	3,572	6,499	2,046	2	+47.41	2,424	5,155	1,575	2	+14.3
17	17	**Taiyo Kobe Bank Ltd., Kobe, Japan**	2,909	8,453	3,929	5	+8.03	2,720	7,747	3,235	4	+74.3
18	21	**Mitsubishi Trust & Banking Corp., Tokyo**	2,705	10,160	4,768	3	+16.44	2,323	11,797	5,716	3	+12.1
19	20	**Banco di Napoli, Naples**	2,635	7,853	4,076	1	+13.06	2,330	5,136	2,925	1	-12.4
20	14	**Bank of Nova Scotia, Toronto, Canada**	2,621	8,123	3,218	9	-28.03	3,642	10,370	2,853	9	+2.9
21	18	**Daiwa Bank Ltd., Osaka**	2,378	11,671	6,296	4	-12.13	2,707	9,650	4,918	4	+23.6
22	25	**Banco di Roma, Rome**	2,102	8,786	3,468	5	+13.66	1,849	7,677	3,355	4	+65.7
23	26	**Banque Nationale de Paris**	2,012	9,261	5,230	8	+17.72	1,709	8,482	4,584	9	-23.9
24	23	**Sumitomo Trust & Banking Co. Ltd., Osaka, Japan**	1,926	9,830	3,218	3	+35.57	1,420	8,024	4,676	3	+24.9
25	23	**Algemene Bank Nederland, Amsterdam**	1,830	7,124	4,779	19	-12.71	2,096	5,133	2,648	14	+30.0
		Totals for the top 25 foreign banks in the U.S.	**126,394**	**442,661**	**237,475**	**173**	**+12.94%**	**111,915**	**398,741**	**205,538**	**173**	**+22.0%**
		Totals for all foreign banks in the U.S.	**178,900**	**695,600**	**370,400**	**697**	**+6.90%**	**164,300**	**638,300**	**331,200**	**686**	**+18.8%**
		Top 25 banks' share of the total for all foreign banks	**70.6%**	**63.6%**	**64.1%**	**24.8%**		**68.1%**	**62.6%**	**62.1%**	**25.9%**	

Source: American Banker survey questionnaires and Federal Reserve Board data. **The totals** for each bank are based on the **combined** business loans (C&I loans), deposits and assets for all of the bank's U.S. banking offices for which data were available. **U.S. banking offices** include agency offices, branches, commercial bank subsidiaries, New York State investment companies, and Edge banks. **% Chg. C&I** is the annual growth in commercial and industrial loans over the year ended 6/30/89 and 6/30/88, respectively. Note: percent changes based on unrounded figures and may differ slightly from dollar figures shown. **(a)**— The data for 6/30/88 does not include the acquisition of Union Bank, Los Angeles, which was completed on 10/31/88.

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Summary of Survey Findings

Total Number of U.S. Banking Offices

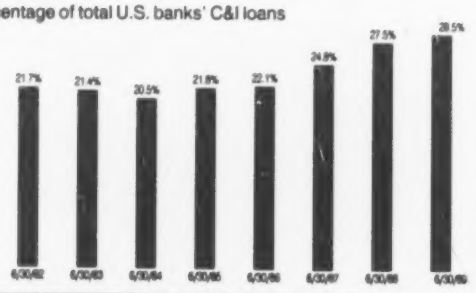
By Office Type

	6/30/89	6/30/88	Change
National banks	4,289	4,477	-188
State member banks	1,038	1,074	-36
State nonmember banks	7,625	7,860	-235
Total FDIC-insured banks	12,952	13,411	-459
Edge banking offices	111	122†	-11
Edge banking offices of foreign banks	(27)	(28)	(-1)
U.S. branches of foreign banks	364	351	+13
U.S. agencies of foreign banks	201	196	+5
New York State investment companies	11	10	+1
Total other offices	687	679†	+8
Total banking offices	13,639	14,090†	-451

Sources of Data: Federal Reserve Board for Edge bank, branch and agency data and the Federal Deposit Insurance Corp. for national bank, state member (Federal Reserve System) banks, and state nonmember (FDIC-insured) banks. **(†)**— Revised.

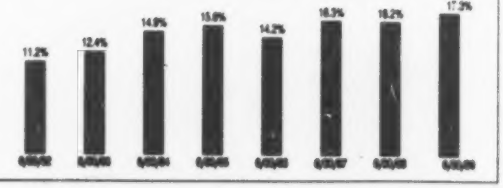
Foreign Banks' U.S. C&I Loans

As percentage of total U.S. banks' C&I loans



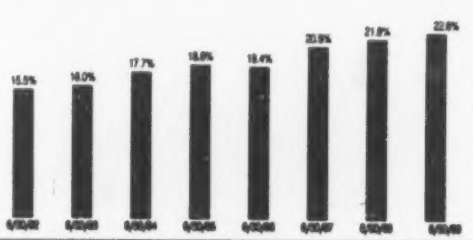
Foreign Banks' U.S. Deposits

As percentage of total U.S. banks' deposits



Foreign Banks' U.S. Assets

As percentage of total U.S. banks' assets



Summary of Survey Findings

C&I Loans, Deposits, and Assets at U.S. Offices of Foreign Banks

Dollar Amounts in Billions

		Number of Offices	C&I Loans	Deposits	Assets
(1) AGENCIES AND BRANCHES	6/30/89:	565	$129.9	$247.1	$527.5
	6/30/88:	543	118.5	216.0	479.6
		+22	+9.6%	+14.4%	+10.0%
[1A] AGENCIES	6/30/89:	201	$ 27.8	$ 22.4	$ 83.9
	6/30/88:	194	25.2	17.1	86.1
		+7	+10.3%	+31.0%	−2.6%
[1B] BRANCHES	6/30/89:	364	$102.1	$224.7	$443.5
	6/30/88:	349	93.3	198.9	393.5
		+15	+9.4%	+13.0%	+12.7%
(2) COMMERCIAL BANKS (a)	6/30/89:	100	$ 46.6	$121.3	$161.3
	6/30/88:	85	43.9	112.9	152.0
		+15	+6.2%	+7.4%	+6.1%
(3) EDGE ACT BANKS (b)	6/30/89:	26	$0.26	$ 1.6	$ 2.0
	6/30/88:	28	0.29	1.9	2.4
		−2	−10.3%	−15.8%	−16.7%
(4) INVESTMENT COMPANIES	6/30/89:	11	$ 2.2	$ 0.4	$ 4.9
	6/30/88:	10	1.7	0.3	4.2
		+1	+29.4%	+33.3%	+16.7%
Totals for U.S. Offices of Foreign Banks (c)	6/30/89:	697	$178.9	$370.4	$695.6
	6/30/88:	666	164.3	331.2	638.3
		+31	+8.9%	+11.8%	+9.0%
Totals for All U.S. Banks (d)	6/30/89:	13,639	628.3	2,138.2	3,073.6
	6/30/88:	14,090r	$598.2	$2,042.5	$2,927.5
		−451	+5.0%	+4.7%	+5.0%
Ratio of Foreign to All U.S. Banks (e)	6/30/89:	5.1%	28.5%	17.3%	22.6%
	6/30/88:	4.7%	27.5%	16.2%	21.8%
	6/30/87	4.4%	24.8%	16.3%	20.9%
	6/30/86:	4.3%	22.1%	14.2%	18.4%
	6/30/85:	4.1%	21.8%	15.6%	18.6%
	6/30/84:	3.6%	20.5%	14.9%	17.7%
	6/30/83:	3.6%	21.4%	12.4%	16.0%
	6/30/82:	3.2%	21.7%	11.2%	15.5%

All data totals and the number of offices shown here — under each office type — are for the banking offices providing data for the survey: **C&I loans, deposits and assets** for June 30, 1989 and June 30, 1988 were used for all banking offices. **(a)**— Commercial bank number count includes bank head offices only. Branches of these banks are not included. **(b)**— Edge bank number count includes Edge branches. To avoid double counting, data for Edge banks, which are subsidiaries of foreign bank-owned U.S. commercial banks, are excluded from the totals for C&I loans, deposits, and assets. **(c)**— The total number of U.S. banking offices of foreign banks — including those offices for which data were not available — were 704 on 6/30/89 and 675 on 6/30/88. **(d)**— The asset, deposit, and C&I data for all U.S. banks are from the Federal Reserve Bulletin. The number of U.S. banks includes all U.S.-chartered, FDIC-insured commercial banks, the U.S. branches and agencies of foreign banks, all U.S. Edge Act bank offices, and New York State investment companies. These data were provided by the Federal Deposit Insurance Corporation, and Federal Reserve Board. **(e)**— The ratio is all U.S. offices of foreign banks — including those for which data were not available — divided by all U.S. banking offices.

Growth in C&I Loans, Deposits, and Assets at U.S. Banks

Foreign Bank-Owned U.S. Banks Compared with U.S.-Owned Banks from 6/30/82 to 6/30/89 (Dollar Amounts in Billions)

Foreign Bank-Owned U.S. Banks[1]	C&I Loans June 30	% Chg.	Deposits June 30	% Chg.	Assets June 30	% Chg.
1989	$178.9	+8.9	$370.4	+11.8	$695.6	+9.0
1988	$164.3	+18.6	$331.2	+5.5	$638.3	+11.6
1987	$138.5	+21.3	$314.0	+23.0	$571.9	+24.1
1986	$114.2	+ 8.0	$255.3	- 1.6	$461.0	+ 8.7
1985	$105.7	+13.8	$259.5	+13.8	$423.8	+11.3
1984	$ 92.9	+ 9.4	$228.2	+27.5	$380.9	+18.4
1983	$ 84.9	+ 2.3	$179.0	+20.5	$321.6	+12.7
1982	$ 83.0	+19.9	$148.6	+17.9	$285.4	+ 9.1
U.S.-Owned U.S. Banks[2]						
1989	$449.4	+ 3.9	$1,767.8	+ 3.3	$2,378.0	+ 3.9
1988	$433.9	+ 3.4	$1,711.3	+ 8.3	$2,289.2	+ 6.1
1987	$419.5	+ 4.4	$1,609.4	+ 4.5	$2,158.5	+ 5.3
1986	$402.0r	+ 6.2	$1,540.8	+10.0	$2,050.7	+ 8.9
1985	$378.6	+ 5.2	$1,400.3	+ 7.3	$1,883.3	+ 8.6
1984	$360.0	+15.8	$1,304.7	+ 3.2	$1,734.6	+ 3.2
1983	$311.0	+ 2.4	$1,264.8	+ 7.4	$1,681.4	+ 7.1
1982	$303.7	+ 9.9	$1,177.2	+ 6.0	$1,569.3	+ 6.4

Data for this table are calculated by American Banker using its survey data of foreign banks in the U.S. and the Federal Reserve Board's aggregate data on all banks in the U.S. **(1)**— Foreign bank-owned U.S. banks include commercial bank and Edge bank subsidiaries, branch and agency offices, and New York investment companies. **(2)**— U.S.-owned U.S. banks include all commercial banks and Edge banks in U.S. that are not owned by foreign banks. **Note:** Data for 1985 were not adjusted for the sale of Crocker National Bank, San Francisco, by MidSand Bank PLC, London, to Wells Fargo Bank NA, San Francisco. Thus, 1986 growth is understated for foreign-owned U.S. banks and overstated for U.S.-owned U.S. banks.

Summary of Survey Findings

Location of Foreign Banks' U.S. Offices: The Top 10 Cities

Excludes Offices Opened Since Mid-1989

		Total Offices[1]	Agencies	Branches	Commercial Bank Subs.	Edge Act Banks	Represent. Offices	Invest Co.
NEW YORK	6/30/90:	480	35	233	33	6	162	11
	6/30/89:	455	31	222	34	6	152	10
LOS ANGELES	6/30/90:	127	60	30	13	0	24	0
	6/30/89:	124	61	25	13	0	25	0
CHICAGO	6/30/90:	89	0	53	5	2	29	0
	6/30/89:	84	0	53	3	2	26	0
HOUSTON	6/30/90:	74	14	0	0	6	54	0
	6/30/89:	76	13	0	0	7	56	0
SAN FRANCISCO	6/30/90:	63	28	7	7	2	19	0
	6/30/89:	67	30	9	8	2	18	0
MIAMI	6/30/90:	54	35	0	3	9	7	0
	6/30/89:	53	33	0	3	9	8	0
ATLANTA	6/30/90:	—*	15	0	0	0	12	0
	6/30/89:	25	15	0	0	0	10	0
WASHINGTON, D.C.	6/30/90:	15	0	3	0	1	11	0
	6/30/89:	15	0	3	0	1	11	0
DALLAS	6/30/90:	14	1	0	0	0	13	0
	6/30/89:	14	1	0	0	0	13	0
SEATTLE	6/30/90:	14	0	9	0	0	5	0
	6/30/89:	13	0	10	0	0	3	0
Total For 10 Largest	6/30/90:	957	188	335	61	26	336	11
	6/30/89:	926	184	322	61	27	322	10
Total for all U.S. Offices	6/30/90:	1,081	201	364	101	27	377	11
	6/30/89:	1,038	196	351	90	28	363	10
Total Number of Cities[1]	6/30/90:	81	15	20	41	7	37	1
	6/30/89:	62	14	16	28	7	36	1

[1]—Total offices is the sum of agencies, branches, commercial bank subsidiaries, Edge banks, representative offices, and investment companies.
*—The first number in this row shows the total number of **different** U.S. cities that have foreign banking offices. If office in one city included in data of office in another city, it is still in included in city total. Each of the six other numbers in that row indicate the number of U.S. cities that have banking offices of the six different types listed (agencies, branches, commercial bank subsidiaries, Edge Act banks, representative offices, and investment companies).

Top 10 Countries in C&I Loans Held by Banks' U.S. Offices

Dollar Amounts in Billions

		Number of Banks with US Offices	Number of US Offices	C&I Loans	Ratio	Deposits	Assets
JAPAN	6/30/90:	39	120	$100.3	56.1%	$195.6	$372.5
	6/30/89:	33	116	83.1	50.6%	162.1	328.7
		+6	+4	+20.7%		+20.7%	+13.3%
UNITED KINGDOM	6/30/90:	12	45	13.4	7.5%	26.7	40.2
	6/30/89:	11	46	15.1	9.2	30.0	45.4
		+1	—1	—11.3%		—11.0%	—11.5%
CANADA	6/30/90:	6	50	11.2	6.3%	19.3	42.4
	6/30/89:	6	46	13.1	8.0	21.9	46.3
			+4	—14.5%		—11.9%	—8.4%
ITALY	6/30/90:	13	27	10.5	5.9%	13.0	45.1
	6/30/89:	12	25	9.1	5.5	13.5	37.8
		+1	+2	+15.4%		—3.7%	+19.3%
HONG KONG	6/30/90:	10	30	6.6	3.7%	19.0	26.4
	6/30/89:	10	32	7.2	4.4	19.8	27.5
			—2	—8.3%		—2.5%	—4.0%
FRANCE	6/30/90:	15	39	5.1	2.9%	16.5	30.3
	6/30/89:	14	40	5.0	3.0	—15.1	27.3
		+1	—1	+2.0%		+9.3%	+11.0%
SWITZERLAND	6/30/90:	7	18	4.9	2.7%	10.6	20.5
	6/30/89:	6	17	7.2	4.4	11.8	22.6
		+1	+1	—31.9%		—10.2%	—9.3%
NETHERLANDS	6/30/90:	4	22	3.3	1.8%	6.0	11.6
	6/30/89:	4	17	3.0	1.8	4.4	10.1
			+5	+10.0%		+36.4%	+14.9%
ISRAEL	6/30/90:	4	27	3.2	1.8%	10.7	12.2
	6/30/89:	4	26	3.2	1.9	9.2	10.6
			+1	0.0%		+16.3%	+15.1%
SPAIN	6/30/90:	9	28	2.8	1.6%	7.9	11.2
	6/30/89:	10	29	2.3	1.5%	6.4	9.2
		—1	—1	+21.7%		23.4%	+21.7%
Total for Top 10	6/30/90:	119	406	161.3	90.2%	325.6	612.4
	6/30/89:	113	387	148.7	90.5	294.7	569.8
		+6	+19	+8.5%		+10.5%	+7.5%
Total for All Foreign in the U.S. (a)	6/30/90:	281(56)	897	178.9	100.0%	370.4	695.6
	6/30/89:	266(57)	866	164.3	100.0%	331.2	638.3
		+15	+31	+8.9%		+11.8%	+8.9%

Number of US Offices: includes foreign banks' U.S. branches, agencies, Edge banks, commercial banks, and New York State investment companies. The number of U.S. offices reported for each country in the top 10 is the number for which June 30 data were available. 1988 data are for offices in existence then. **Ratio:** commercial and industrial loans outstanding at the U.S. offices of a country's banks to C&I loans outstanding at all U.S. offices of foreign banks. **(a)**—The total number of foreign countries is shown in parenthesis.

Summary of Survey Findings

Totals for U.S. Branches

On June 30, 1989 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Los Angeles	30	4,736.0	13,466.9	4,180.0
San Francisco	7	404.7	2,500.2	181.9
San Jose, Calif.	1	5.0	10.3	3.9
District of Columbia	3	21.9	349.1	132.4
Agana, Guam	4	82.4	113.1	58.8
Chicago	53	16,027.0	37,468.0	8,549.3
Boston	9	515.4	1,016.2	175.4
New York	233	78,343.3	382,578.6	207,400.6
Portland, Ore.	5	508.3	3,094.3	2,744.5
Philadelphia	2	132.6	287.2	188.1
Pittsburgh	2	24.9	38.0	1.1
Puerto Rico	1	208.2	385.3	377.9
Virgin Islands	5	61.2	171.6	136.9
Seattle	9	1,005.3	2,042.3	601.7
Totals	**364**	**102,675.2**	**443,541.1**	**224,712.3**

Totals for U.S. Agencies

On June 30, 1989 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Beverly Hills	1	30.7	70.4	33.5
Irvine, Calif.	1	0.0	0.0	0.0
Long Beach, Calif.	1	18.9	51.9	0.0
Los Angeles	60	16,841.4	50,199.8	10,696.5
San Francisco	28	2,078.3	7,570.7	1,025.5
Boca Raton, Fla.	1	2.1	21.6	21.4
Coral Gables, Fla.	3	60.9	244.3	235.0
Miami	35	1,047.4	8,831.0	7,484.5
Miami Beach, Fla.	3	62.3	619.3	607.6
Tampa, Fla.	1	3.9	30.6	30.1
Atlanta	15	3,915.3	5,418.7	69.3
Honolulu	2	107.1	146.7	0.1
New York	35	1,770.3	7,982.1	2,129.0
Dallas	1	326.3	491.1	0.0
Houston	14	1,521.4	2,246.5	51.1
Totals	**201**	**27,786.4**	**83,934.8**	**22,383.4**

Top 25 U.S. Bank Subsidiaries

Based on C&I Loans on June 30, 1989

Rank 1989	Rank 1988	(Dollar Amounts in Millions)	6/30/89	6/30/88
1	2	National Westminster Bank USA, New York	6,568.9	5,491.1
2	1	Marine Midland Bank NA, Buffalo, N.Y.	5,274.1	5,657.6
3	6	Union Bank, San Francisco	4,602.6	151.8
4	4	Harris Trust & Savings Bank, Chicago	2,857.0	2,774.6
5	3	Bank of Tokyo trust Co., New York	2,847.0	2,972.5
6	12	National Westminster Bank NJ, Jersey City	2,179.1	1,329.7
7	10	Industrial Bank of Japan Trust Co., New York	2,175.9	1,439.4
8	7	Bank of California NA, San Francisco	1,851.1	1,847.9
9	8	Sanwa Bank California, San Francisco	1,737.1	1,761.8
10	9	European American Bank, New York	1,379.7	1,560.5
11	13	First National Bank of Maryland, Baltimore	1,359.5	1,176.4
12	11	Bank Leumi Trust Co., New York	1,306.2	1,332.0
13	15	Fuji Bank & Trust Co., New York	1,300.3	902.2
14	20	IBJ Schroder Bank & Trust Co., New York	781.7	687.8
15	17	Israel Discount Bank of New York	753.6	712.7
16	19	Sumitomo Bank of California, San Francisco	688.0	685.2
17	18	Mitsui Manufacturers Bank, Los Angeles	617.8	702.8
18	14	Taiyo Bank of California, Los Angeles	579.1	1,001.2
19	22	Sanwa Bank of New York NA	523.3	532.0
20	--	LTCB Trust Co., New York	522.8	336.3
21	23	Daiwa Bank Trust Co., New York	522.4	505.9
22	16	LaSalle National Bank, Chicago	476.3	716.5
23	24	Marine Midland Bank (Delaware), Wilmington	436.2	389.7
24	--	Banco Central Corp., Hato Rey, P.R.	389.3	339.1
25	25	Banco Santander-Puerto Rico, Hato Rey	384.9	371.4

Top 25 Branches in the U.S.

Based on C&I Loans on June 30, 1989

Rank 1989	Rank 1988	(Dollar Amounts in Millions)	6/30/89	6/30/88
1	4	Dai-Ichi Kangyo Bank Ltd., New York	4,406.0	3,615.8
2	3	Mitsubishi Bank Ltd., New York	4,189.0	3,830.4
3	1	Sumitomo Bank Ltd., New York	3,924.0	4,845.9
4	5	Sanwa Bank Ltd., New York	3,789.0	3,491.6
5	6	Fuji Bank Ltd., New York	3,597.0	2,950.0
6	7	Bank of Tokyo Ltd., New York	3,475.0	2,596.0
7	2	Swiss Bank Corp., New York	3,137.0	4,480.0
8	11	Nippon Credit Bank, New York	3,056.4	2,025.1
9	9	Long-Term Credit Bank of Japan, New York	2,783.1	2,520.3
10	9	Banco di Napoli, New York	2,634.5	2,330.2
11	12	Industrial Bank of Japan Ltd., New York	2,509.8	1,982.7
12	20	Tokai Bank Ltd., New York	2,335.1	1,253.2
13	10	Bank of Montreal, Chicago	2,092.0	2,315.1
14	19	Mitsui Trust & Banking Co. Ltd., New York	2,040.3	1,259.7
15	13	Mitsui Bank Ltd., New York	2,016.1	1,934.9
16	16	Mitsubishi Trust & Banking Corp., New York	1,846.7	1,418.7
17	17	Taiyo Kobe Bank Ltd., New York	1,561.3	1,452.4
18	21	Lloyds Bank Plc, Chicago	1,454.2	1,236.8
19	--	Sumitomo Bank Ltd., Chicago	1,362.1	939.5
20	--	Mitsubishi Bank Ltd., Los Angeles	1,343.5	1,128.8
21	--	Fuji Bank Ltd., Chicago	1,243.5	495.2
22	14	Daiwa Bank Ltd., New York	1,155.3	1,739.7
23	--	Sumitomo Trust & Banking Co. Ltd., New York	1,151.8	949.7
24	--	Dai-Ichi Kangyo Bank, Ltd., Chicago	1,135.4	864.6
25	--	Saitama Bank Ltd., New York	1,029.7	471.6

Top 25 Agencies in the U.S.

Based on C&I Loans on June 30, 1989

Rank 1989	Rank 1988	(Dollar Amounts in Millions)	6/30/89	6/30/88
1	1	Industrial Bank of Japan Ltd., Los Angeles	1,526.9	1,490.5
2	3	Long-Term Credit Bank of Japan, Ltd., Los Angeles	1,498.9	1,173.1
3	6	Mitsui Trust & Banking Co. Ltd., Los Angeles	1,476.2	859.2
4	2	Bank of Nova Scotia, Atlanta	1,322.0	1,255.4
5	5	Dai-Ichi Kangyo Bank, Los Angeles	956.9	1,001.1
6	7	Fuji Bank Ltd., Los Angeles	897.3	906.8
7	8	Bank of Tokyo Ltd., Los Angeles	834.1	931.5
8	10	Mitsui Bank Ltd., Los Angeles	822.5	773.2
9	9	Mitsubishi Trust & Banking Corp., Los Angeles	800.2	801.8
10	12	Yasuda Trust & Banking Co. Ltd., Los Angeles	751.5	575.4
11	13	Tokai Bank Ltd., Los Angeles	726.6	513.9
12	14	Sumitomo Trust & Banking Co. Ltd., Los Angeles	701.4	447.6
13	11	Taiyo Kobe Bank Ltd., Los Angeles	621.5	720.2
14	14	Sumitomo Bank Ltd., San Francisco	584.6	160.2
15	20	Bancomer, Los Angeles	566.2	226.6
16	17	Nippon Credit Bank Ltd., Los Angeles	516.0	398.4
17	22	Daiwa Bank Ltd., Los Angeles	483.8	335.4
18	26	Banco di Roma, San Francisco	391.7	277.1
19	--	Dai-Ichi Kangyo Bank Ltd., Atlanta	379.8	189.8
20	--	Banco Nacional de Mexico, New York	379.4	140.3
21	16	Sanwa Bank Ltd., Atlanta	367.8	406.2
22	--	Canadian Imperial Bank of Commerce, Atlanta	362.2	129.1
23	--	Fuji Bank Ltd., San Francisco	343.9	165.6
24	--	Sanwa Bank Ltd., Dallas	326.3	57.3
25	15	Kyowa Bank, Los Angeles	319.4	420.8

Foreign Office Roundup

Offices opened, acquired, upgraded and closed since June 30, 1988, listed geographically (dollar amounts in thousands)

Offices Opened*	Type of Office	Location	C&I Loans 6/30/89	Deposits 6/30/89	Assets 6/30/89
National Bank of Canada, Montreal	Agency	Irvine, Calif.	0	0	0
Bank of China, Peking	Branch	Los Angeles	3,841	10,211	21,555
National Bank of Canada, Montreal	Agency	Los Angeles	0	0	0
Seoul Bank of California, Korea	Commercial Bank	Los Angeles	1,026	26,177	32,578
Bank of Communications, Taipei	Branch	San Jose	5,000	3,940	10,282
Banco Mercantil, Caracas	Agency	Coral Gables, Fla.	0	0	0
Banco Exterior de los Andes, Caracas	Agency	Miami	2,689	39,919	49,922
Deutsche Genossenschaftsbank, Frankfurt	Agency	Atlanta	10,850	0	11,013
Deutsche Bank, Frankfurt	Branch	Chicago	5,355	0	10,275
Long-Term Credit Bank of Japan Ltd., Tokyo	Branch	Chicago	430,666	103,000	554,304
ASLK-CGER Bank, Brussels	Branch	New York	0	0	7,038
Banco di Santo Spirito, Rome	Branch	New York	104,179	73,790	567,187
Banco Latinoamericano de Exportaciones, Panama	Agency	New York	0	0	116,977
Bank of Kyoto, Ltd., Japan	Branch	New York	12,070	445,946	262,996
Bank of Oman, Ltd., Dubai, U.A.E.	Branch	New York	740	5,763	6,847
Bergen Bank, Norway	Branch	New York	12,585	2,068	24,164
Credit Nacional, Paris	Agency	New York	25,782	0	26,783
Hiroshima Bank, Ltd., Japan	Branch	New York	58,491	975,693	1,172,186
Joyo Bank, Ltd., Mito, Japan	Branch	New York	106,010	1,750,198	1,964,967
Scandinavian Bank Group Plc, London	Branch	New York	0	0	54,601
Shinhan Bank, Seoul	Branch	New York	0	6,240	25,815
Shizuoka Bank Ltd., Japan	Agency	New York	0	79,000	215,870
State Bank of South Australia, Adelaide	Agency	New York	0	0	3,810
Swiss Volksbank, Berne	Branch	New York	0	175,384	226,570
Taiyo Kobe Bank & Trust Co., Japan	Commercial Bank	New York	13,562	28,352	48,571
PKBanken, Stockholm	Investment Co.	Rye, New York			
Banco di Roma, Italy	Agency	Houston	20,000	0	20,079
Commercial Bank Subsidiaries Acquired‡					
Bank of Tokyo Ltd.[1]	Commercial Bank	Los Angeles	(*)	(*)	(*)
Banque National de Paris[2]	Commercial Bank	San Francisco			
Algemene Bank Nederland, Amsterdam[3]	Commercial Bank	Chicago	109,818	522,211	568,505
Algemene Bank Nederland, Amsterdam[3]	Commercial Bank	Chicago	49,906	651,125	742,711
Algemene Bank Nederland, Amsterdam[3]	Commercial Bank	Northbrook, Ill.	53,105	198,943	216,502
Algemene Bank Nederland, Amsterdam[3]	Commercial Bank	Westmont, Ill.	18,293	125,472	135,373
Algemene Bank Nederland, Amsterdam[3]	Bank Holding Co.	Chicago			
Bank of Montreal[4]	Commercial Bank	Batavia, Ill.	4,865	45,802	49,525
Bank of Montreal[4]	Commercial Bank	St. Charles, Ill.	21,362	136,575	147,361
Bank of Ireland, Dublin[5]	Commercial Bank	Portland, Me.	0	44,990	56,360
Bank of Ireland, Dublin[5]	Commercial Bank	Exeter, N.H.	46,274	218,045	240,339
Bank of Ireland, Dublin[5]	Commercial Bank	Keene, N.H.	0	76,528	91,833
Bank of Ireland, Dublin[5]	Commercial Bank	Lebanon, N.H.	15,143	130,273	144,996
Bank of Ireland, Dublin[5]	Commercial Bank	Manchester, N.H.	201,152	545,145	641,734
Bank of Ireland, Dublin[5]	Commercial Bank	Wolfeboro, N.H.	16,250	125,024	135,922
Royal Bank of Scotland, Edinburgh[7]	Commercial Bank	Providence, R.I.	133,287	459,843	542,892
Thrifts Acquired‡					
Banco de Santander, Madrid[6]	Federal Savings Bank	Bayamon, P.R.	N.A.	795,204	1,099,122
Royal Bank of Scotland, Edinburgh[7]	State Savings Bank	Providence, R.I.	N.A.	1,671,000	2,171,000
Royal Bank of Scotland, Edinburgh[8]	State Savings Bank	Worcester, Mass.			
Office Upgraded from Representative Office					
Ashikaga Bank, Ltd., Utsunomiya, Japan	Branch	New York	107,373	236,520	313,528
Bank of Fukuoka, Ltd., Japan	Branch	New York	25,000	208,300	341,243
Iyo Bank, Ltd., Matsuyama, Japan	Branch	New York	0	13,700	23,741
Bank of Kinki, Ltd., Osaka, Japan[10]	Branch	New York			
Bank of Nagoya Bank, Ltd., Japan[11]	Branch	New York			
Fukuoka City Bank, Ltd., Japan[10]	Branch	New York			
Fukutoku Bank, Ltd., Osaka, Japan[11]	Branch	New York			
Hyogo Bank, Ltd., Kobe, Japan[10]	Branch	New York			
Offices Closed Since 6/30/88‡			6/30/88	6/30/88	6/30/88
Banco di Roma, Rome	Rep. Office	Los Angeles			
Mitsubishi Bank Ltd., Tokyo[12]	Commercial Bank	Los Angeles	177,906	1,350,378	1,491,204
Standard Chartered Bank Plc, London[13]	Commercial Bank	Los Angeles	2,641,313	6,815,706	8,736,328
Standard Chartered Bank Plc, London	Agency	San Francisco	10,973	0	11,697
Toronto Dominion Bank	Agency	San Francisco	94,221	0	131,238
Banque Paribas, Paris	Rep. Office	D.C.			
Banque Intercommerciale de Gestion, Lausanne	Rep. Office	Miami			
Banco de la Nacion Argentina, Buenos Aires	Branch	Chicago	72,120	177	169,081
Banco Bilbao Vizcaya, Bilbao, Spain[14]	Commercial Bank	Farmington, N.M.	N.A.	N.A.	N.A.
Gulf Bank, Manama, Bahrain	Branch	New York	0	98,009	563,640
Volkskas Ltd., Pretoria, South Africa	Rep. Office	New York			
Canadian Imperial Bank of Commerce, Toronto	Branch	Pittsburgh	0	0	0
Societe Generale International Inc., Paris	Edge Bank	Dallas	N.A.	N.A.	N.A.
Banca Nazionale del Lavoro, Rome	Rep. Office	Houston			
Banco do Brasil, Brasilia[15]	Rep. Office	Houston			
Banque Paribas, Paris[16]	Edge Bank	Houston	2,076	26,328	30,208
Korea Exchange Bank, Seoul	Rep. Office	Houston			
Sumitomo Bank Ltd., Osaka, Japan	Branch	Seattle	219,926	254,061	553,364
Data Unavailable†					
Lloyds Bank Plc, London[17]	Branch	San Francisco	0	0	37
Credit Lyonnais, Paris	Agency	Atlanta	N.A.	N.A.	N.A.
Lloyds Bank Plc, London[17]	Agency	Atlanta	2,102	280,440	283,109
Credit Commercial de France, Paris	Branch	Chicago	0	0	204
Barclays Bank Plc, London	Agency	New Orleans	0	0	2,000
Bank of Bermuda Ltd., Hamilton	Edge Bank	New York	1,080	4,995	42,651
Mitsubishi Bank Ltd., Tokyo	Commercial Bank	New York	0	235	13,703

(*)— Offices were opened between 6/30/88 and 6/30/89. Data for 6/30/89 are reported to the right of the bank's name, and information regarding the bank is included in a footnote. (‡)— Existing institutions acquired by foreign banks. (‡)— Offices were closed between 6/30/88 and 6/30/89. Data for 6/30/88 are reported to the right of the bank's name, and information regarding the bank is included in a footnote. (†)— Data for 6/30/89 were not available. Therefore, these offices are not included in any of today's other listings of foreign banks in the U.S. Data for 6/30/88 are reported to the right of the bank's name, and information regarding the bank is included in a footnote. American Banker contacted each of these banking offices listed, requesting midyear 1989 data. These offices did not respond to the request, and Federal Reserve Board data were not available.

(1)— Acquired Union Bank from Standard Chartered Bank Plc, London, 10/88. See offices closed for details. (2)— In the process of acquiring the $1.1 billion-asset Central Bank. (3)— Acquired Lake View Trust & Savings Bank, Chicago, Northwest National Bank, Chicago, Northbrook Trust & Savings Bank, and the Bank of Westmont in June 1988, and changed their titles to LaSalle Bank Lake View, LaSalle Northwest National Bank, LaSalle Bank Northbrook, and LaSalle Bank Westmont, respectively. (4)— Acquired $2.9 billion-asset Exchange Bancorp. for $420 million in Jan. 1989, and will merge Exchange with LaSalle National Corp. (5)— Acquired First National Bank, Batavia, and State Bank of St. Charles in Sept. 1988, and changes their titles to Harris Bank Batavia NA and Harris Bank St. Charles, respectively. (6)— Acquired First NH Banks, Inc., Manchester, N.H. and its bank subsidiaries: First NH Bank, Portland, Me.; Exeter Banking Co., N.H.; First Cheshire Bank, Keene, N.H.; First New Hampshire Bank, Lebanon; First NH Bank NA, Manchester, N.H.; and Wolfeboro National Bank, N.H., on Dec. 16, 1988. (7)— Acquired Citizens Financial Group, Inc. its commercial bank subsidiary, Citizens Trust Co., and its thrift subsidiary, Citizens Savings Bank, on Dec. 16, 1988. (8)— Acquired Federal Savings Bank of Puerto Rico, and changed its title to Santander Federal Savings Bank, on March 13, 1989. (9)— Announced on Friday, 2/16/90, that its U.S. subsidiary— Citizens Financial Group— will acquire BankWorcester Corp., parent of the $1.2 billion Worcester County Institution for Savings, for $149 million cash. (10)— Will convert from a rep. office in April 1990. (11)— Currently awaiting Japanese Ministry of Finance approval before applying for conversion from a rep. office to a branch with New York state banking department. (12)— Merged Mitsubishi Bank of California into its other bank subsidiary— Bank of California NA, San Francisco— on July 29, 1988. (13)— Sold Union Bank to Bank of Tokyo Ltd. in Oct. 1988. Union Bank was merged into Bank of Tokyo's bank subsidiary— California First Bank, San Francisco. California First then changed its title to Union Bank. (14)— Sold San Juan National Bank to First National Bank, Farmington on June 30, 1988. (15)— Closed Aug. 1988. (16)— Closed in Dec. 1988. (17)— Offices will close in the first quarter of 1990. In Sept. 1989, the bank sold its U.S. middle-market lending business to Daiwa Bank Ltd., Tokyo, for a premium of $200 million.

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C&I Loans at Foreign Banks' U.S. Bank Subsidiaries

Listed Alphabetically, within City, with Loans, Assets, and Deposits on June 30, 1989, Compared with June 30, 1988 (Dollar Amounts in Thousands)

	Name and Location of Commercial Bank Subsidiary Name of Parent	C&I Loans Outstanding Total 6/30/89	 Domestic 6/30/89	 Total 6/30/88	Total Assets 6/30/89	 6/30/88	Total Deposits 6/30/89	 6/30/88	Deposit Rank 6/30/89
ARIZONA	**Harris Trust Bank of Arizona, Phoenix** Bank of Montreal	5,047	5,047	N.A.	30,520	N.A.	26,006	N.A.	...
CALIFORNIA	**Grossmont Bank, La Mesa** Bancomer, Mexico City	76,374	76,374	72,737	319,088	275,617	280,651	245,259	...
	National Bank of Long Beach Aktivbanken, Vejle, Denmark	99,273	99,273	75,888	269,263	250,675	232,479	225,134	...
	California Commerce Bank, Los Angeles Banco Nacional de Mexico, Mexico City	125,793	74,981	89,538	448,914	314,477	407,442	292,024	...
	California Korea Bank, Los Angeles Korea Exchange Bank, Seoul	104,907	104,907	101,759	314,917	279,981	284,706	253,223	...
	Canadian Imperial Bk of Comm. (Calif.), Los Angeles Canadian Imperial Bank of Commerce, Toronto	83,940	83,940	354,305	174,348	519,899	270	39,505	...
	Dai-Ichi Kangyo Bank of California, Los Angeles Dai-Ichi Kangyo Bank Ltd., Tokyo	82,376	82,376	89,353	441,751	329,047	384,730	291,035	...
	First Los Angeles Bank Istituto Bancario San Paolo di Torino, Turin, Italy	257,133	257,133	211,685	865,450	785,369	783,120	659,217	375
	Harris Trust Co. of California, Los Angeles Bank of Montreal	0	0	0	6,665	6,367	0	0	...
	International Bank of California, Los Angeles Metropolitan Bank & Trust Co. Co., Manila, Philippines	31,931	31,931	28,245	102,054	86,370	87,222	74,576	...
	Kyowa Bank of California, Los Angeles Kyowa Bank Ltd., Tokyo	19,797	19,797	19,178	101,955	98,719	79,687	78,034	...
	Manilabank California, Los Angeles Manila Banking Corp., Philippines	3,263	3,263	5,087	34,604	32,405	30,696	26,280	...
	Mitsui Manufacturers Bank, Los Angeles Mitsui Bank Ltd., Tokyo	617,841	617,841	702,839	1,377,491	1,694,438	1,206,461	1,533,801	264
	Seoul Bank of California, Los Angeles Bank of Seoul, Korea	1,026	1,026	.....	32,578	.....	26,177	.....	...
	State Bank of India (California), Los Angeles State Bank of India, Bombay	5,783	5,783	6,964	25,140	25,625	22,687	22,225	...
	Tokai Bank of California, Los Angeles Tokai Bank Ltd., Nagoya, Japan	579,123	579,123	1,001,236	1,025,166	2,222,534	891,217	847,129	340
	Bank of California NA, San Francisco Mitsubishi Bank Ltd., Tokyo	1,851,125	1,716,076	1,847,937	6,994,932	6,347,010	4,617,081	4,548,237	83
	Bank of the West, San Francisco (a) Banque Nationale de Paris	339,239	339,239	274,749	1,812,171	1,476,662	1,434,694	1,164,857	239
	Century Bank, San Francisco (b)	8,746	8,746	14,757	67,822	63,532	49,803	49,340	...
	Oceanic Bank, San Francisco Allied Banking Corp., Manila, Philippines	6,522	6,522	7,774	48,647	50,875	36,524	39,177	...
	Sanwa Bank California, San Francisco Sanwa Bank Ltd., Osaka, Japan	1,737,133	1,730,213	1,761,781	6,702,966	5,859,180	5,524,297	4,548,999	66
	Sumitomo Bank of California, San Francisco Sumitomo Bank Ltd., Osaka, Japan	688,032	684,639	685,189	3,973,505	3,479,303	3,356,871	3,135,872	110
	Union Bank, San Francisco Bank of Tokyo Ltd.	4,602,646	4,515,177	1,951,792	15,149,595	6,332,592	11,137,492	5,546,424	23
	First State Bank of Sthn Calif., Santa Fe Spring Hanil Bank Ltd., Seoul, Korea	26,397	26,397	21,588	111,691	109,156	97,126	96,370	...
DELAWARE	**First Omni Bank NA, Millsboro** Allied Irish Banks Plc, Dublin	48	48	5,862	495,979	453,426	398,195	364,240	...
	Barclays Bank of Delaware NA, Wilmington Barclays Plc, London	0	0	0	695,118	475,796	0	0	...
	Marine Midland Bank (Delaware), Wilmington Hongkong & Shanghai Banking Corp., Hong Kong	436,222	436,222	389,728	2,118,066	1,929,429	647,863	611,663	421
FLORIDA	**Eagle National Bank, Miami** Banco de Colombia, Bogota	46,746	46,654	44,248	197,050	207,384	178,960	189,577	...
	Miami National Bank Banco Zaragozano, Spain	6,579	6,579	6,994	49,496	52,984	46,323	48,406	...
	Pacific National Bank, Miami Banco del Pacifico, Guayaquil, Ecuador	6,930	3,869	11,335	141,623	135,273	129,632	127,644	...
ILLINOIS	**Harris Bank Barrington NA** Bank of Montreal	35,561	35,561	23,914	408,913	396,565	370,122	354,104	...
	Harris Bank Batavia NA Bank of Montreal	4,865	4,865	.....	49,525	.....	45,802	.....	...
	Harris Trust & Savings Bank, Chicago Bank of Montreal	2,856,958	2,801,881	2,774,639	9,883,579	9,523,074	6,642,406	6,774,082	47
	LaSalle Bank Lake View, Chicago Algemene Bank Nederland, Amsterdam, Netherlands	109,818	109,818	.....	568,505	.....	522,211	.....	487
	LaSalle National Bank, Chicago Algemene Bank Nederland, Amsterdam, Netherlands	476,347	476,259	718,459	1,366,427	1,643,932	1,130,059	1,144,335	280
	LaSalle Northwest National Bank, Chicago Algemene Bank Nederland, Amsterdam, Netherlands	49,906	49,906	.....	742,711	.....	651,125	.....	419
	Marine Bank, Chicago Banco di Roma	0	0	14,642	45,955	28,029	42,130	21,393	...
	Harris Bank Glencoe-Northbrook NA, Glencoe Bank of Montreal	33,681	33,681	30,256	200,659	184,522	186,479	171,284	...
	Harris Bank Hinsdale NA Bank of Montreal	64,271	64,271	49,580	321,998	291,347	278,015	264,586	...
	La Salle Bank of Lisle Algemene Bank Nederland, Amsterdam, Netherlands	15,753	15,753	N.A.	135,997	N.A.	124,981	N.A.	...
	Harris Bank Naperville Bank of Montreal	92,173	92,173	74,137	396,183	343,219	345,165	309,104	...
	LaSalle Bank Northbrook Algemene Bank Nederland, Amsterdam, Netherlands	53,105	53,105	.....	215,502	.....	198,943	.....	...
	Harris Bank Roselle Bank of Montreal	42,321	42,321	40,339	244,858	244,898	225,338	225,976	...
	Harris Bank St. Charles Bank of Montreal	21,362	21,362	.....	147,361	.....	136,575	.....	...

C&I Loans at Foreign Banks' U.S. Bank Subsidiaries

Listed Alphabetically, within City, with Loans, Assets, and Deposits on June 30, 1989, Compared with June 30, 1988 (Dollar Amounts in Thousands)

	Name and Location of Commercial Bank Subsidiary Name of Parent	C&I Loans Outstanding Total 6/30/89	 Domestic 6/30/89	 Total 6/30/88	Total Assets 6/30/89	 6/30/88	Total Deposits 6/30/89	 6/30/88	Deposit Rank 6/30/89
ILLINOIS (Continued)	**Harris Bank Argo, Summit** Bank of Montreal	3,817	3,817	5,448	94,672	88,116	86,666	81,035	...
	LaSalle Bank Westmont Algemene Bank Nederland, Amsterdam, Netherlands	18,293	18,293	.....	135,373	.....	125,472	.....	...
	Harris Bank Wilmette NA Bank of Montreal	2,941	2,941	2,224	43,586	38,472	40,423	35,810	...
	Harris Bank Winnetka NA Bank of Montreal	73,870	73,870	57,942	195,433	190,216	175,629	171,516	...
MAINE	**First NH Bank, Portland** Bank of Ireland, Dublin	0	0	.....	56,360	.....	44,990	.....	...
MARYLAND	**First National Bank of Maryland, Baltimore** Allied Irish Banks Plc, Dublin	1,359,481	1,229,603	1,176,381	5,996,269	5,499,825	4,412,830	4,070,545	84
NEW HAMPSHIRE	**Exeter Banking Co.** Bank of Ireland, Dublin	46,274	46,274	.....	240,339	.....	218,045	.....	...
	First Cheshire Bank, Keene Bank of Ireland, Dublin	0	0	.....	91,833	.....	76,528	.....	...
	First New Hampshire Bank, Lebanon Bank of Ireland, Dublin	15,143	15,143	.....	144,996	.....	130,273	.....	...
	First NH Bank NA, Manchester Bank of Ireland, Dublin	201,152	201,152	.....	641,734	.....	545,145	.....	...
	Wolfeboro National Bank Bank of Ireland, Dublin	16,250	16,250	.....	135,922	.....	125,024	.....	...
NEW JERSEY	**National Westminster Bank NJ, Jersey City** National Westminster Bank Plc, London	2,179,073	2,179,073	1,329,663	5,170,630	3,263,700	4,303,298	2,786,430	87
NEW MEXICO	**National Bank of Albuquerque** Banco Bilbao Vizcaya, Bilbao, Spain	0	0	23,135	50,612	70,210	45,741	63,994	...
	Banquest First National Bank, Santa Fe Banco Bilbao Vizcaya, Bilbao, Spain	24,746	24,746	27,529	178,767	200,954	164,750	181,136	...
	First State Bank, Taos Banco Bilbao Vizcaya, Bilbao, Spain	0	0	5,687	43,900	40,005	39,445	36,727	...
NEW YORK	**Marine Midland Bank NA, Buffalo** Hongkong & Shanghai Banking Corp., Hong Kong	5,274,113	4,407,703	5,657,631	21,309,769	22,268,209	16,921,249	17,070,312	15
	Atlantic Bank of New York National Bank of Greece, Athens	219,580	217,500	162,319	1,086,071	1,084,372	861,412	755,307	348
	Banco Central of New York Banco Central, Madrid, Spain	59,143	57,732	56,926	447,076	416,226	292,840	352,876	...
	Banco de Bogota Trust Co., New York Banco de Bogota, Colombia	95,480	22,443	55,904	230,624	198,042	176,433	150,406	...
	Bank Audi USA, New York Audi Group (c)	90,093	90,093	69,214	411,735	337,186	314,089	275,061	...
	Bank Leumi Trust Co., New York Bank Leumi le-Israel, Tel-Aviv	1,306,231	1,238,824	1,331,966	3,225,447	2,900,320	2,924,521	2,640,849	129
	Bank of Nova Scotia Trust Co., New York Bank of Nova Scotia, Toronto	0	0	.....	5,175	.....	3,244	.....	...
	Bank of Tokyo Trust Co., New York Bank of Tokyo Ltd	2,847,015	2,688,559	2,972,515	8,112,117	7,069,113	5,645,414	5,443,140	61
	Barclays Bank of New York NA Barclays Plc, London	523,345	523,345	532,004	3,230,254	2,901,256	2,953,334	2,315,398	145
	Canadian Imperial Bank of Commerce (New York) Canadian Imperial Bank of Commerce, Toronto	304,395	304,395	583,901	626,904	961,564	50,957	20,935	...
	Chinese American Bank, New York International Commercial Bank of China, Taipei, Taiwan	16,910	16,910	13,212	519,949	497,322	470,022	455,165	...
	Daiwa Bank Trust Co., New York Daiwa Bank Ltd., Osaka, Japan	522,354	473,945	505,904	2,265,468	2,268,575	1,434,726	1,686,662	238
	Dominican Bank, New York Grupo Financiero Popular, Dominican Republic (d)	0	0	4,641	34,502	26,557	28,712	22,727	...
	European American Bank, New York (e) European-American Group	1,379,737	1,353,444	1,550,469	5,446,618	5,278,000	4,681,104	4,222,198	82
	Fuji Bank & Trust Co., New York Fuji Bank Ltd., Tokyo	1,300,305	1,237,184	902,172	4,370,782	4,619,324	2,601,025	2,654,349	148
	IBJ Schroder Bank & Trust Co., New York Industrial Bank of Japan Ltd., Tokyo	781,721	615,715	667,831	3,930,930	4,822,5o8	1,447,486	1,375,458	237
	Industrial Bank of Japan Trust Co., New York Industrial Bank of Japan Ltd., Tokyo	2,175,878	2,077,204	1,439,412	4,807,281	4,330,502	3,051,981	2,646,623	122
	Israel Discount Bank of New York Israel Discount Bank, Tel-Aviv	753,603	640,796	712,682	4,512,114	4,044,551	4,144,162	3,706,333	122
	Korea Commercial Bank of New York Commercial Bank of Korea Ltd., Seoul	19,062	19,062	8,995	82,153	75,276	72,796	66,935	...
	Korea First Bank of New York Korea First Bank, Seoul	4,664	4,664	5,071	91,947	74,069	77,168	60,497	...
	LBS Bank, New York Ljubljanska Banka, Ljubljana, Yugoslavia	31,835	21,092	20,043	141,982	104,508	104,350	41,851	...
	LTCB Trust Co., New York Long-Term Credit Bank of Japan Ltd., Tokyo	522,820	522,820	336,333	825,741	642,507	217,572	77,768	...
	Mitsubishi Trust & Banking Corp. (USA), New York Mitsubishi Trust & Banking Corp., Tokyo	58,405	52,405	102,790	212,160	390,568	60,937	182,392	...
	Mitsui Trust Bank (USA), New York Mitsui Trust & Banking Co. Ltd., Tokyo	20,439	20,439	16,622	102,122	71,170	29,511	2,609	...
	National Westminster Bank USA, New York National Westminster Bank Plc, London	6,568,859	6,418,567	5,491,071	13,998,161	12,611,447	11,751,815	10,378,706	21
	Royal Bank & Trust Co., New York Royal Bank of Canada, Montreal	0	0	23,626	10,324	111,802	3,908	80,217	...
	Safra National Bank, New York Banco Safra, Sao Paulo, Brazil	21,223	17,641	11,234	512,875	315,889	433,920	275,028	...
	Sumitomo Trust & Banking Co. USA, New York Sumitomo Trust & Banking Co. Ltd., Osaka, Japan	72,403	72,403	22,975	316,770	112,419	171,329	84,283	...
	Taiyo Kobe Bank & Trust Co., New York Taiyo Kobe Bank Ltd., Kobe, Japan	13,562	13,562	.....	48,571	.....	28,352	.....	...
	Toronto Dominion Bank & Trust Co., New York Toronto Dominion Bank, Canada	0	0	N.A.	19,636	N.A.	10,571	N.A.	...

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Listed Alphabetically, within City, with Loans, Assets, and Deposits on June 30, 1989, Compared with June 30, 1988 (Dollar Amounts in Thousands)

	Name and Location of Commercial Bank Subsidiary Name of Parent	C&I Loans Outstanding Total 6/30/89	 Domestic 6/30/89	 Total 6/30/88	Total Assets 6/30/89	 6/30/88	Total Deposits 6/30/89	 6/30/88	Deposit Rank 6/30/89
NEW YORK (Continued)	**UBAF Arab American Bank, New York (f)** Al UBAF Banking Group, Neuilly, France	211,403	147,346	299,000	735,035	1,162,856	561,662	817,103	459
	UMB Bank & Trust Co., New York United Mizrahi Bank Ltd., Tel-Aviv, Israel	63,084	58,404	88,486	537,844	598,066	390,712	350,069	
	Union Chelsea National Bank, New York Banco Union, Caracas, Venezuela	71,781	66,261	114,348	288,236	302,878	264,930	282,333	
	Yasuda Bank & Trust Co., New York Yasuda Trust & Banking Co., Ltd., Tokyo	62,820	57,820	9,438	193,191	122,126	63,950	61,409	
	Extebank, Stony Brook Banco Exterior de Espana, Madrid, Spain	308,954	303,602	277,242	690,893	576,514	612,640	509,686	434
NORTH CAROLINA	**Barclays Bank of North Carolina, Charlotte** Barclays Plc, London	27,940	27,940	23,403	263,463	231,709	218,036	174,272	
PUERTO RICO	**Banco Central Corp., Hato Rey** Banco Central, Madrid, Spain	389,266	389,266	339,066	1,455,449	1,304,592	1,110,651	998,995	284
	Banco Santander-Puerto Rico, Hato Rey Banco de Santander, Spain	384,886	384,886	371,398	2,052,449	1,653,486	1,840,557	1,453,240	199
	Banco Commercial de Mayaguez, San Juan Banco Occidental de Madrid, Spain	42,927	42,927	41,709	374,524	366,940	319,132	306,970	
	Scotiabank de Puerto Rico, San Juan Bank of Nova Scotia, Toronto, Canada	206,215	206,215	101,584	582,980	434,369	492,592	368,589	
	Royal Bank de Puerto Rico, Santurce Royal Bank of Canada, Montreal	37,932	37,932	38,644	530,412	528,730	479,750	471,389	
RHODE ISLAND	**Citizens Trust Co., Providence** Royal Bank of Scotland, Edinburgh, U.K.	133,287	133,287		542,892		459,843		

Data Sources: **American Banker** questionnaire and data from the federal regulatory consolidated report of condition. Data are for U.S.-chartered commercial banks 50% or more owned by foreign banks. Banks owned by foreign individuals are excluded. **Total C&I loans** are commercial and industrial loans reported on a consolidated basis to include a bank's domestic and foreign branches and its Edge bank subsidiaries. **Domestic C&I loans** are commercial and industrial loans booked in a bank's domestic offices only. **Deposit rank:** bank's rank among all U.S. banks on 6/30/89. **(a)—** Federal Reserve approved its application to acquire the $1.1 billion-asset Central Bank, San Francisco, in Dec. 1989. **(b)—** Bank is owned by (1) Philippine National Bank, (2) Land Bank of the Philippines, (3) Development Bank of the Philippines, (4) Philippine Government Services Insurance System, and (5) Philippine Social Security System. **(c)—** The Audi Group consists of Banque Audi, Beirut, Lebanon; Bank Audi (Switzerland), Zurich; and Banque Audi (France), Paris. **(d)—** Owned by a group comprised of individuals, Venezuelan industrial companies, and Banco la Guaira International, Caracas. **(e)—** Owned by five European banks: (1) Amsterdam-Rotterdam Bank, Amsterdam; (2) Creditanstalt-Bankverein, Vienna; (3) Midland Bank Plc, London; (4) Societe Generale de Banque, Brussels; and (5) Societe Generale, Paris. Deutsche Bank, Frankfurt, sold its 23.5% stake in the company to Amsterdam-Rotterdam Bank, which now owns more than 43% of EAB. **(f)—** The bank, which is member of the Al UBAF Banking Group, Neuilly, France, has 22 shareholders. They are: (1) Alahli Bank of Kuwait; (2) Arab African International Bank, Cairo; (3) Arab Bank Ltd., Aman, Jordan; (4) Bankers Trust New York Corp.; (5) Banque du Maroc, Rabat, Morocco; (6) Central Bank of Egypt, Cairo; (7) Commercial Bank of Syria, Damascus; (8) Commercial International Bank (Egypt), Cairo; (9) First Chicago Corp.; (10) Government of the Sultanate of Oman, Directorate General of Finance, Muscat; (11) Libyan Arab Foreign Bank, Tripoli; (12) National Bank of Abu Dhabi, United Arab Emirates; (13)— National Bank of Egypt, Cairo; (14) Riyad Bank, Jeddah, Saudi Arabia; (15) Security Pacific Corp., Los Angeles; (16) Sudan Commercial Bank, Khartoum; (17) Texas Commerce Bancshares Inc., Houston, a subsidiary of Chemical Banking Corp., New York; (18) U.B.A.E. Arab German Bank SA, Luxembourg/Frankfurt; (19) U.B.A.E. Arab Italian Bank SpA, Rome; (20) UBAF Bank Ltd., London; (21) UBAN International Ltd., Hong Kong; and (22) UBIC Nederland B.V., The Hague.

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Profitability of Foreign Banks' U.S. Bank Subsidiaries

Banks ranked in order of the return on average assets for the first half of 1989 (dollar amounts in thousands)

		ROA 1989	Net Income 1989	ROA 1988	Net Income 1988
1	Royal Bank & Trust Co., New York	14.36	2,450	0.36	554
2	Canadian Imperial Bk of Commerce, Los Angeles	6.93	10,593	1.26	6,602
3	Sumitomo Trust & Banking Co., New York	5.52	6,653	2.76	5,010
4	Canadian Imperial Bank of Commerce, New York	3.87	13,003	2.15	20,013
5	Harris Trust Co. of California, Los Angeles	3.80	122	0.52	(33)
6	Yasuda Bank & Trust Co. USA, New York	3.15	2,105	0.77	706
7	Harris Bank Winnetka, Ill.	2.73	2,633	2.03	3,899
8	Harris Bank Hinsdale NA, Ill.	2.58	4,012	2.15	6,236
9	First Omni Bank NA, Millsboro, Del.	2.39	6,131	3.00	15,174
10	LTCB Trust Co., New York	1.98	7,002	1.35	7,663
11	Kyowa Bank of California, Los Angeles	1.97	993	1.18	1,194
12	Grossmont Bank, La Mesa, Calif.	1.93	2,887	1.46	4,124
13	Wolfeboro National Bank, N.H.	1.84	1,210	1.00	1,323
14	Harris Bank Wilmette NA, Ill.	1.82	363	1.03	399
15	Chinese American Bank, New York	1.81	4,466	1.12	5,343
16	Harris Trust Bank of Arizona, Phoenix	1.79	250	2.75	(566)
17	Korea First Bank of New York	1.65	697	1.47	1,109
18	European American Bank, New York	1.61	42,875	1.74	97,298
19	Harris Bank Glencoe-Northbrook NA, Ill.	1.59	1,567	1.56	2,953
20	La Salle Bank Lake View, Chicago	1.56	4,350	1.43	8,345
21	State Bank of India (California), Los Angeles	1.56	180	0.47	102
22	Harris Bank Roselle, Ill.	1.55	1,862	1.24	3,050
23	La Salle Bank of Lisle, Ill.	1.54	1,009	1.77	2,244
24	Harris Bank Argo, Summit, Ill.	1.54	701	1.23	1,080
25	Harris Bank NA, Barrington, Ill.	1.50	2,946	1.25	5,056
26	Century Bank, San Francisco	1.48	488	1.91	1,297
27	National Bank of Long Beach, Calif.	1.43	1,870	1.23	3,071
28	Exeter Banking Co., N.H.	1.37	1,581	0.71	1,620
29	La Salle Northwest National Bank, Chicago	1.34	4,762	1.24	8,799
30	First State Bk of So. Calif., Santa Fe Springs	1.34	732	N.A.	1,004
31	Extebank, Stony Brook, N.Y.	1.24	3,667	0.98	5,525
32	Scotiabank de Puerto Rico, San Juan	1.23	3,140	1.18	5,295
33	La Salle Bank Westmont, Ill.	1.23	795	1.19	1,453
34	Dai-Ichi Kangyo Bank of California, Los Angeles	1.22	2,365	0.56	1,837
35	Harris Bank Naperville, Ill.	1.20	2,217	1.13	4,001
36	Harris Bank St. Charles, Ill.	1.19	633	0.87	1,170
37	Banco de Santander-Puerto Rico, San Juan	1.15	10,946	1.01	17,018
38	International Bank of California, Los Angeles	1.14	543	0.94	826
39	First New Hampshire Bank NA, Manchester	1.09	3,327	0.60	3,389
40	Marine Midland Bank (Delaware) NA, Wilmington	1.07	10,910	1.03	20,225
41	California Korea Bank, Los Angeles	1.05	1,562	0.65	1,815
42	First State Bank Texas, N.M.	1.04	218	0.25	105
43	La Salle National Bank, Chicago	1.04	7,005	1.00	15,350
44	First New Hampshire Bank, Lebanon	0.99	888	0.68	913
45	Barclays Bank of North Carolina, Charlotte	0.96	1,198	0.45	1,096
46	Tokai Bank of California, Los Angeles	0.93	4,523	0.39	7,185
47	National Westminster Bank N.J., Jersey City	0.92	23,011	0.79	40,629
48	National Westminster Bank USA, New York	0.91	61,486	0.94	121,136
49	Union Bank, San Francisco	0.91	67,527	0.40	60,770
50	UBAF Arab American Bank, New York	0.87	3,848	-7.11	(81,577)
51	Bank of the West, San Francisco	0.85	7,262	0.66	10,240
52	Sumitomo Bank of California, San Francisco	0.84	15,665	0.69	24,444
53	Harris Bank Batavia NA, Ill.	0.84	203	0.14	68
54	La Salle Bank Northbrook, Ill.	0.82	842	0.72	1,390
55	Royal Bank de Puerto Rico, San Juan	0.81	2,089	0.52	2,642
56	First National Bank Santa Fe, N.M.	0.80	712	-1.44	(2,902)
57	Mitsui Manufacturers Bank, Los Angeles	0.79	5,706	0.20	3,254
58	First National Bank of Maryland, Baltimore	0.78	21,968	0.65	35,545
59	Citizens Trust Co., Providence, R.I.	0.77	2,082	0.48	2,658
60	Bank of Tokyo Trust Co., New York	0.77	28,672	0.54	37,239
61	Bank of California NA, San Francisco	0.76	26,321	1.07	(71,737)
62	First Cheshire Bank, Keene, N.H.	0.74	331	0.83	740
63	Banco Central Corp., San Juan, P.R.	0.73	5,238	0.79	10,992
64	Banco Commercial de Mayaguez, P.R.	0.72	1,350	0.63	2,449
65	California Commerce Bank, Los Angeles	0.72	1,512	0.82	3,144
66	Oceanic Bank, San Francisco	0.72	165	0.59	281
67	Union Chelsea National Bank, New York	0.68	1,019	0.47	1,517
68	Bank Audi, New York	0.66	1,262	0.56	1,909
69	Harris Trust & Savings Bank, Chicago	0.64	29,996	0.72	67,383
70	Mitsubishi Trust & Banking Corp., New York	0.60	781	0.11	361
71	Daiwa Bank Trust Co., New York	0.58	5,787	0.03	502
72	Israel Discount Bank of New York	0.57	12,223	0.42	17,320
73	Industrial Bank of Japan Trust Co., New York	0.56	13,024	0.36	15,394
74	Marine Midland Bank NA, Buffalo, New York	0.56	60,488	0.35	77,538
75	Barclays Bank of New York NA	0.53	8,176	0.63	18,330
76	Sanwa Bank California, San Francisco	0.53	17,231	0.54	31,789
77	Safra National Bank, New York	0.51	1,186	0.39	1,318
78	First Los Angeles Bank	0.48	1,975	0.38	3,003
79	Bank Leumi Trust Co., New York	0.48	7,398	0.39	11,634
80	Pacific National Bank, Miami	0.42	297	0.16	210
81	Eagle National Bank, Miami	0.41	408	-0.39	(824)
82	Banco de Bogota Trust Co., New York	0.38	428	-1.47	(2,996)
83	UMB Bank & Trust Co., New York	0.28	722	0.20	1,220
84	Barclays Bank of Delaware NA, Wilmington	0.25	880	1.63	(8,550)
85	IBJ Schroder Bank & Trust Co., New York	0.22	4,417	0.22	9,059
86	First NH Bank, Portland, Maine	0.21	57	0.03	17
87	Tokyo Kobe Bank & Trust Co., New York	0.21	55	N.A.	(449)
88	Marine Bank, Chicago	0.19	40	2.72	(706)
89	Banco Central of New York	0.06	137	-0.02	(81)
90	LBS Bank, New York	0.04	25	0.03	30
91	Fuji Bank & Trust Co., New York	-0.02	(491)	0.25	11,579
92	Atlantic Bank of New York	-0.02	(118)	0.70	7,492
93	Korea Commercial Bank of New York	-0.18	(69)	0.02	14
94	Manilabank California, Los Angeles	-0.49	(79)	-1.37	(424)
95	Maimi National Bank	-1.18	(281)	-2.05	(1,043)
96	National Bank Albuquerque, N.M.	-2.07	(573)	-1.42	(997)
97	Seoul Bank of California, Los Angeles	-2.44	(324)	N.A.	(1,391)
98	Dominion Bank, New York	-3.78	(587)	-12.25	(3,472)

Data Source: **ADP Data Services Division, New York** Data are from the federal regulatory Report of Income for June 30, 1989, and December 31, 1988. ADP calculates the **return on average assets** for the first half of 1989 by annualizing net income for the first half of 1989 and dividing that figure by average assets over the period. Net income and ROA for 1988 are for the entire year. Data have been adjusted for mergers over the period. **Note:** Caution is advised in interpreting the profitability of foreign banks' U.S. operations. A foreign bank's global revenue maximization strategy may find it more profitable not to show sizable profits in its U.S. bank subsidiary.

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Five-Year Profitability of Foreign Banks' U.S. Banks

Ranked by the return on average assets over the period 1985 through 1989

		5 Yr. ROA	1989 ROA	Income Growth	Asset Growth
1	Harris Trust Co. of California, Los Angeles	2.42	3.80	-50.53	0.11
2	Harris Bank Hinsdale NA, Ill.	2.14	2.58	253.72	68.19
3	Harris Bank Winnetka, Ill.	2.07	2.73	238.78	27.09
4	Canadian Imperial Bk of Commerce, Los Angeles	2.05	6.90	431.68	-63.41
5	Canadian Imperial Bank of Commerce, New York	2.04	3.87	560.31	13.99
6	Harris Bank Glencoe-Northbrook NA, Ill.	1.53	1.59	170.73	49.08
7	Harris Bank Argo, Summit, Ill.	1.52	1.54	84.12	35.14
8	Grossmont Bank, La Mesa, Calif.	1.44	1.93	242.91	36.02
9	Korea First Bank of New York	1.34	1.65	351.53	151.34
10	Harris Bank Wilmette NA, Ill.	1.31	1.82	317.73	71.23
11	Harris Bank Naperville, Ill.	1.26	1.20	131.58	64.44
12	Harris Bank Roselle, Ill.	1.24	1.55	125.99	21.22
13	Marine Midland Bank (Delaware) NA, Wilmington	1.21	1.07	759.81	330.20
14	Kyowa Bank of California, Los Angeles	1.19	1.97	266.65	-9.32
15	National Bank of Long Beach, Calif.	1.18	1.43	330.34	88.49
16	Banco de Santander-Puerto Rico, San Juan	1.14	1.15	164.08	83.53
17	Extebank, Stony Brook, N.Y.	1.07	1.24	129.37	55.94
18	Royal Bank & Trust Co., New York	0.98	14.36	-290.40	-97.88
19	Atlantic Bank of New York	0.95	-0.02	-103.31	64.09
20	Scotiabank de Puerto Rico, San Juan	0.93	1.23	286.67	40.61
21	State Bank of India (California), Los Angeles	0.88	1.56	903.00	120.88
22	La Salle National Bank, Chicago	0.86	1.04	156.30	-11.38
23	International Bank of California, Los Angeles	0.75	1.14	675.39	60.21
24	Banco Commercial de Mayaguez, P.R.	0.74	0.72	-2.82	0.95
25	California Korea Bank, Los Angeles	0.72	1.05	217.52	36.63
26	Dai-Ichi Kangyo Bank of California, Los Angeles	0.65	1.22	1710.92	80.60
27	Sumitomo Bank of California, San Francisco	0.64	0.84	293.96	36.70
28	Union Bank, San Francisco	0.62	0.91	198.32	4.76
29	Barclays Bank of New York NA	0.62	0.53	153.83	60.56
30	Royal Bank de Puerto Rico, San Juan	0.60	0.81	140.63	24.29
31	California Commerce Bank, Los Angeles	0.60	0.72	973.89	137.64
32	Bank Audi, New York	0.59	0.66	470.91	100.73
33	Harris Trust & Savings Bank, Chicago	0.58	0.64	-87.78	29.56
34	Bank of the West, San Francisco	0.54	0.85	-820.29	44.06
35	Banco Central Corp., San Juan, P.R.	0.54	0.73	11.32	2.64
36	Bank of Tokyo Trust Co., New York	0.52	0.77	266.08	50.80
37	First Los Angeles Bank	0.50	0.48	131.59	48.86
38	UMB Bank & Trust Co., New York	0.48	0.28	-41.00	-12.87
39	Tokai Bank of California, Los Angeles	0.46	0.93	1121.29	91.82
40	Oceanic Bank, San Francisco	0.44	0.72	388.25	34.65
41	Sanwa Bank California, San Francisco	0.44	0.53	224.84	47.36
42	European American Bank, New York	0.44	1.61	419.94	-17.72
43	Israel Discount Bank of New York	0.44	0.57	118.40	20.86
44	Bank Leumi Trust Co., New York	0.37	0.48	92.94	14.28
45	Industrial Bank of Japan Trust Co., New York	0.34	0.56	378.02	62.70
46	National Westminster Bank USA, New York	0.28	0.91	292.16	42.53
47	Daiwa Bank Trust Co., New York	0.27	0.58	502.75	106.64
48	Fuji Bank & Trust Co., New York	0.26	-0.02	-78.03	56.50
49	Eagle National Bank, Miami	0.26	0.41	-22.47	23.95
50	Banco Central of New York	0.16	0.06	-86.67	3.39
51	Century Bank, San Francisco	0.14	1.48	262.00	-3.62
52	Bank of California NA, San Francisco	0.12	0.76	618.03	40.28
53	Marine Midland Bank NA, Buffalo, New York	0.08	0.56	-95.94	-5.08
54	Union Chelsea National Bank, New York	0.09	0.68	-1966.26	15.34
55	Banco de Bogota Trust Co., New York	0.17	0.38	208.44	30.45
56	IBJ Schroder Bank & Trust Co., New York	0.17	0.22	-89.13	91.51
57	Manilabank California, Los Angeles	-0.22	-0.49	-53.23	10.58
58	Marine Bank, Chicago	-0.26	0.19	-53.23	-80.51
59	Korea Commercial Bank of New York	-0.51	-0.18	-162.35	116.43
60	Mitsui Manufacturers Bank, Los Angeles	-0.74	0.79	-342.54	-28.60
61	UBAF Arab American Bank, New York	-1.43	0.87	-63.56	-40.16
62	Miami National Bank	-2.26	-1.18	-56.07	-19.34

Data Source: **ADP Data Services Division, New York** Data are from the federal regulatory Report of Income, and ADP adjusts the data for mergers over the period. **5-Yr ROA** is the return on average assets over the five-year period 1985-1989. ROA is calculated by summing net income for 1985 through 1989 (annualizing 1989 net income as described below) and dividing by the sum of average assets over the period. **1989 ROA** is the return on average assets for the first half of 1989. It is calculated by annualizing net income for the first half of 1989 and dividing that figure by average assets over the period. **Income growth** is annualized net income for 1989 divided by net income for 1985. **Asset growth** is total assets on June 30, 1989, divided by total assets on Dec. 31, 1985. **Note:** Caution is advised in interpreting the profitability of foreign banks' U.S. operations. A foreign bank's global revenue maximization strategy may find it more profitable not to show sizable profits in its U.S. bank subsidiary.

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U.S. Branches of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits
June 30, 1989, Compared with June 30, 1988 (Dollar Figures in Thousands)

				C&I Loans		Assets		Deposits	
				6/30/89	6/30/88	6/30/89	6/30/88	6/30/89	6/30/88
CALIFORNIA	Los Angeles	1	Bangkok Bank Ltd. (H,x)	14,059	17,122	58,091	56,205	7,442	7,366
		2	Bank Hapoalim (d,H,x)	76,207	83,313	164,251	155,683	154,680	148,843
		3	Bank Leumi le-Israel (e,H)	74,467	72,423	241,053	250,656	211,914	226,913
		4	Bank of China	3,841	0	21,555	0	10,211	0
		5	Banque Indosuez	106,326	98,639	117,475	108,431	2,526	1,087
		6	Commerzbank	327,818	317,690	437,226	354,678	3	20
		7	Credit Lyonnais (H)	3,691	5,115	33,320	13,051	119	218
		8	Credit Suisse (H)	117,290	223,809	145,345	240,253	31,479	22,497
		9	Deutsche Genossenschaft Bank (H,x)	113,720	115,898	382,584	324,756	202,747	95,729
		10	Hongkong & Shanghai Banking Corp.	101,641	112,673	149,059	176,398	34,266	83,055
		11	International Commercial Bank of China	42,650	48,140	106,737	100,224	80,927	62,997
		12	Istituto Bancario San Paolo di Torino (H,x)	196,470	110,062	931,765	405,272	575,870	222,528
		13	Ka Wah Bank Ltd. (H)	5,840	4,655	10,643	25,985	29,551	10,303
		14	Lloyds Bank Plc (H)	0	N.A.	0	N.A.	0	N.A.
		15	Mitsubishi Bank Ltd. (H,x)	1,343,523	1,128,776	5,102,676	6,055,845	6,489	0
		16	Philippine National Bank (H,x)	4,527	4,175	14,616	17,911	2,428	8,922
		17	Saitama Bank Ltd. (H,x)	511,968	407,259	824,650	839,990	305,286	441,730
		18	Sanwa Bank, Ltd. (H)	359,201	13,189	471,026	13,230	0	0
		19	Shizuoka Bank Ltd. (H,x)	140,750	126,229	1,021,243	933,136	789,867	746,322
		20	Siam Commercial Bank Ltd. (H,x)	16,252	18,319	46,575	39,122	4,741	4,468
		21	Societe Generale	52,136	53,347	79,068	76,685	829	288
		22	Standard Chartered Bank (H)	41,663	10,973	48,408	11,697	3	0
		23	Sumitomo Bank Ltd. (H)	970,695	1,097,310	2,865,066	2,513,895	1,619,261	327,940
		24	Union Bank of Switzerland (H,x)	51,881	44,843	65,711	205,065	10,283	9,331
		25	United Mizrahi Bank Ltd. (H,x)	49,867	59,679	102,599	91,821	87,664	80,885
		26	Westpac Banking Corp.	7,363	22,162	12,259	32,126	337	229
		27	Wing Lung Bank Ltd. (H)	2,149	5,196	13,837	22,363	10,935	11,533
	San Francisco	1	Bank Hapoalim (H)	39,376	34,930	40,369	35,540	10,903	8,873
		2	Dah Sing Bank Ltd.	0	415	12,836	5,824	12,600	2,793
		3	Hongkong & Shanghai Banking Corp (x)	23,452	51,890	206,989	262,767	9,531	188,260
		4	Nanyang Commercial Bank Ltd. (H)	23,470	20,225	36,853	28,010	23,009	14,883
		5	Sanwa Bank Ltd. (H,x)	297,125	314,724	1,789,421	3,479,622	10	13
		6	Swiss Bank Corp. (H)	20,279	82,200	341,577	601,874	125,532	180,399
		7	Westpac Banking Corp.	1,000	5,000	72,121	106,962	322	287
	San Jose	1	Bank of Communications (H)	5,000	0	10,282	0	3,940	0
DISTRICT OF COLUMBIA		1	Abu Dhabi International Bank Inc.	20,372	26,081	126,268	154,892	78,999	77,890
		2	Banco Real (x)	646	3,681	3,596	5,881	3,126	467
		3	National Bank of Pakistan (x)	884	14	219,223	133,744	50,257	36,524
GUAM	Agana	1	Allied Banking Corp.	4,414	6,664	6,983	9,114	254	354
		2	First Commercial Bank	34,015	21,134	35,929	22,074	9,299	10,585
		3	Hongkong & Shanghai Banking Corp.	42,665	29,351	59,826	47,505	43,344	34,063
		4	Metropolitan Bank & Trust Co.	1,279	2,666	10,411	8,236	5,925	3,422
ILLINOIS	Chicago	1	Algemene Bank Nederland (H)	268,436	185,117	371,308	236,952	3,296	4,126
		2	Allied Irish Bank Plc	0	0	675	765	16	18
		3	Australia & New Zealand Bkg Group Ltd.	224,031	253,091	284,575	319,546	955	33
		4	Banca Commerciale Italiana (x)	167,796	234,853	243,055	438,636	42,333	82,527
		5	Banca Nazionale del Lavoro (x)	116,696	131,575	519,659	433,326	15,689	12,780
		6	Banco di Roma (x)	752,538	665,760	2,366,799	1,789,733	180,931	130,838
		7	Bank Hapoalim (x)	66,824	60,304	110,706	86,534	78,706	51,707
		8	Bank Leumi le-Israel	77,358	66,832	184,792	156,903	156,581	128,799
		9	Bank of Montreal (H)	2,092,040	2,315,138	3,415,765	3,960,932	380,722	1,303,477
		10	Banque Indosuez	127,238	150,010	131,731	171,424	5,585	11,612
		11	Banque Nationale de Paris (x)	319,530	218,697	486,461	434,211	113,620	125,946
		12	Banque Paribas	145,870	205,320	223,529	232,619	0	0
		13	Barclays Bank International	119	0	822	3,407	0	0
		14	Bayerische Vereinsbank	53,687	46,492	486,028	83,495	463,477	75,519
		15	Canadian Imperial Bank of Commerce	0	N.A.	0	N.A.	0	N.A.
		16	Commercial Bank of Korea Ltd.	17,208	16,061	88,865	82,104	13,681	5,002
		17	Commerzbank (x)	88,368	137,317	835,534	619,140	601,990	366,182
		18	Commonwealth Bank of Australia	0	0	4,136	4,240	0	0
		19	Credit Agricole Mutuel (H,x)	14,321	61,106	422,980	210,831	165,877	150,996
		20	Credit Lyonnais	132,593	240,412	149,067	280,896	120	136
		21	Dai-Ichi Kangyo Bank, Ltd. (x)	1,135,350	864,578	2,074,805	1,567,966	700,848	446,805
		22	Daiwa Bank Ltd.	216,905	125,649	252,920	182,644	37	105
		23	Deutsche Bank	5,355	0	10,275	0	0	0
		24	Dresdner Bank	135,948	59,904	165,049	105,395	57	7,062
		25	Fuji Bank Ltd. (x)	1,243,541	495,171	3,774,061	3,286,547	159,890	258,377
		26	Hongkong & Shanghai Banking Corp.	26,407	18,570	70,945	80,639	6,211	20,744
		27	Industrial Bank of Japan	583,200	399,090	2,835,773	2,252,351	1,200,600	708,383
		28	International Commercial Bank of China (x)	7,426	3,594	47,039	45,631	24,435	24,025
		29	Korea Exchange Bank (x)	9,431	13,821	124,240	111,140	17,829	11,174
		30	Korea First Bank	9,749	12,904	38,919	32,995	12,796	10,963
		31	Kyowa Bank Ltd.	308,233	157,004	882,294	593,107	241,987	252,077
		32	Lloyds Bank Plc (x)	1,454,187	1,236,830	1,684,621	1,479,933	66,578	44,705
		33	Long-Term Credit Bank of Japan Ltd. (x)	430,666	0	554,304	0	103,000	0
		34	Mitsubishi Bank Ltd. (x)	754,389	1,013,106	2,147,897	2,478,165	209,488	508,117
		35	Mitsui Bank Ltd. (x)	514,039	310,785	994,586	588,741	4,858	3,439
		36	Mitsui Trust & Banking Co.	110,347	30,996	850,854	655,422	434,952	155,004
		37	National Australia Bank	17,321	17,279	31,953	31,733	1,534	19
		38	National Bank of Canada (x)	115,407	106,117	154,496	168,455	47	60
		39	National Bank of Greece	8,772	9,363	60,344	61,930	50,741	50,650
		40	National Bank of Pakistan	90	319	3,450	3,182	2,615	3,099
		41	National Westminster Bank, Plc	371,870	590,663	403,284	663,557	4,543	1,208
		42	Saitama Bank Ltd. (x)	287,939	110,529	499,808	217,969	51,441	37,304
		43	Sanwa Bank Ltd. (x)	754,832	719,321	2,941,319	1,639,876	79,363	73,915
		44	Societe Generale	65,294	26,293	74,867	35,979	558	405
		45	Standard Chartered Bank Plc	144,344	64,231	201,183	113,232	22,186	25,650
		46	State Bank of India	22,536	23,560	34,728	34,911	22,814	22,014
		47	Sumitomo Bank Ltd. (x)	1,352,110	939,481	2,451,314	1,716,990	926,227	423,618
		48	Swiss Bank Corp.	175,786	821,149	306,646	989,521	82,101	15,187
		49	Taiyo Kobe Bank Ltd.	458,374	281,092	853,443	677,330	1,087	218,474
		50	Tokai Bank Ltd. (x)	424,974	416,944	2,255,197	1,698,745	1,896,242	1,043,500
		51	Toronto Dominion Bank	128,597	230,918	132,127	263,228	55	79
		52	Union Bank of Switzerland	87,552	100,918	233,736	356,696	0	0
		53	Westpac Banking Corp.	1,359	12,050	15,059	23,783	582	237

Data Sources: Compiled from data taken from **American Banker** questionnaire and the **Federal Reserve Board's** report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1989. All data are as of June 30. **C&I loans** are commercial and industrial loans. **(d)**— Includes Encino branch. **(e)**— Includes branches in Beverly Hills and Encino. **(x)**— Has a international banking facility (IBF) office. **(H)**— Office is located in the bank's "home state." **N.A.**— *not available*

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U.S. Branches of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits
June 30, 1989, Compared with June 30, 1988 (Dollar Figures in Thousands)

				C&I Loans		Assets		Deposits	
				6/30/89	6/30/88	6/30/89	6/30/88	6/30/89	6/30/88
MASSACHUSETTS	Boston	1	Algemene Bank Nederland	77,995	52,877	85,584	55,595	263	331
		2	Bank Hapoalim (x)	65,315	70,622	110,585	108,050	73,837	54,942
		3	Bank of Nova Scotia	116,941	290,676	314,746	453,982	37,446	51,829
		4	Barclays Bank Plc	9,881	10,523	10,546	11,500	3,010	2,737
		5	Lloyds Bank International Plc	0	0	0	0	0	0
		6	National Bank of Greece (g,H)	17,577	15,533	76,163	59,327	60,821	48,948
		7	National Westminster Bank Plc.	0	0	0	0	0	0
		8	Sanwa Bank	227,675	131,021	418,560	220,542	0	748
NEW YORK	New York	1	Algemene Bank Nederland (f,x)	375,036	343,600	2,716,250	2,060,381	1,722,729	1,246,786
		2	Allied Irish Bank, Ltd.	51,271	22,239	161,424	141,159	105,768	80,823
		3	Amsterdam Rotterdam Bank (H,x)	166,209	109,784	1,487,284	2,169,427	376,525	511,570
		4	Arab African International Bank (H,x)	0	0	171,935	203,115	36,562	25,361
		5	Arab Bank Ltd. (H,x)	24,165	27,513	189,967	126,617	71,881	24,253
		6	Arab Banking Corp. (H,x)	49,046	50,564	396,860	330,788	297,648	298,196
		7	Ashikaga Bank, Ltd. (H,x)	107,373	0	313,528	0	236,520	0
		8	ASLK-CGER Bank (H)	0	0	7,038	0	0	0
		9	Australia & New Zealand Banking Corp. (H,x)	15,529	13,762	321,750	283,371	27,340	230,517
		10	Banca Commerciale Italiana (H,x)	620,157	573,168	3,288,109	2,482,369	262,255	265,449
		11	Banca della Svizzera Italiana (H,x)	430,927	341,894	749,350	689,945	152,970	160,283
		12	Banca Nazionale del Lavoro (H,x)	680,670	469,812	6,997,375	6,406,326	347,939	2,895,141
		13	Banca Nazionale dell'Agricoltura (H,x)	107,607	153,662	710,264	1,116,955	297,559	739,519
		14	Banca Popolare di Milano (H)	591,396	542,261	1,457,777	1,334,077	1,161,345	792,146
		15	Banco Bamerindus do Brasil (H,x)	22,055	16,633	72,824	66,908	27,926	12,368
		16	Banco Bandeirantes (H)	0	0	5,659	5,029	0	0
		17	Banco Bilbao Vizcaya (H,x)	99,721	55,801	226,457	260,097	127,158	152,582
		18	Banco Brasileiro de Descontos (H,x)	5,859	3,009	66,102	95,112	25,868	26,306
		19	Banco Central (H,x)	679,547	553,289	1,132,187	965,065	97,096	125,957
		20	Banco Consolidado (f,H,x)	15,721	6,881	177,516‡	200,925	174,692	184,105
		21	Banco de Bogota (H,m,x)	9,168	2,310	46,720	51,418	35,646	37,174
		22	Banco de Chile (H,x)	5,298	6,534	95,066	60,572	82,578	55,381
		23	Banco de Credito del Peru (H,x)	17,822	8,471	27,348	15,264	4,464	4,245
		24	Banco de Credito Nacional (H,x)	37,792	65,561	223,946	289,621	2,911	22,592
		25	Banco de la Nacion Argentina (H,x)	109,424	62,645	413,211	231,306	172,256	104,633
		26	Banco de la Republica Oriental del Uruguay (H,x)	95	130	331,372	225,031	43,675	38,197
		27	Banco de Santander (f,x)	46,035	72,474	1,555,648	774,883	1,366,583	547,774
		28	Banco di Napoli (H,x)	2,634,541	2,330,183	7,652,571	5,135,500	4,075,956	2,924,900
		29	Banco di Roma (H,x)	937,630	891,888	4,543,001	4,343,445	3,241,769	3,200,040
		30	Banco di Santo Spirito (H)	104,179	0	567,187	0	73,790	0
		31	Banco di Sicilia (H,x)	289,514	183,035	1,018,428	727,990	91,834	30,488
		32	Banco do Brasil (x)	93,447	69,363	702,929	592,802	246,210	191,457
		33	Banco do Estado de Sao Paulo (H,m,x)	50,625	55,326	326,062	276,433	163,435	9,071
		34	Banco do Estado do Parana (H)	130	202	15,395	19,188	15,328	14,266
		35	Banco do Estado do Rio de Janeiro (H,x)	0	0	36,600	37,459	21,045	31,064
		36	Banco do Estado do Rio Grande do Sul (H)	1,651	0	22,511	35,420	0	628
		37	Banco Economico (H,x)	1,574	4,108	54,705	45,417	4,809	1,810
		38	Banco Espanol de Credito (H,x)	221,475	166,714	330,745	326,896	309,061	307,696
		39	Banco Espirito Santo e Commercial de Lisboa (H)	15,931	2,500	234,745	19,175	188,394	0
		40	Banco Hispano-Americano (H,x)	2,580	8,654	411,083	306,362	7,817	6,865
		41	Banco Itau (H,x)	12,864	17,931	64,041	73,826	329	1,738
		42	Banco Mercantil de Sao Paulo (H,x)	11,693	26,629	94,171	98,938	41	118
		43	Banco Nacional (H,m,x)	14,147	13,229	105,900	72,668	36,707	42,887
		44	Banco Nacional de Panama (H,m,x)	0	0	907	808	563	795
		45	Banco Portugues do Atlantico (H,x)	90,608	76,469	240,006	227,899	5,813	9,245
		46	Banco Real (H,x)	41,905	53,043	281,312	230,383	28,095	23,382
		47	Banco Rio de la Plata (H,m,x)	7,850	5,842	76,392	65,722	17,851	7,014
		48	Banco Union (H,m,x)	18,936	677	91,343	52,286	85,753	35,366
		49	Bangkok Bank Ltd. (x)	1,652	12,716	216,633	214,084	10,740	16,292
		50	Bank Julius Baer & Co. Ltd. (H,x)	41,056	47,886	490,197	314,390	333,309	236,270
		51	Bank Bumi Daya (H,x)	114,946	132,115	473,774	463,461	356,014	318,056
		52	Bank Bumiputra Malaysia Berhad (H,x)	36,911	21,312	367,992	231,345	6,080	103,679
		53	Bank Ekspor Impor Indonesia (H,m,x)	48,203	23,852	450,357	625,430	377,997	590,636
		54	Bank fuer Gemeinwirtschaft (H,x)	5,094	1,197	293,147	245,813	146,037	120,823
		55	Bank Hapoalim (h,x)	381,159	393,932	1,743,851	1,342,935	1,420,996	1,130,748
		56	Bank Leu Ltd. (H,x)	599	24,933	46,317	320,395	32,412	265,801
		57	Bank Negara Indonesia 1946 (H,m,x)	295,567	64,375	806,521	445,159	477,918	247,623
		58	Bank of Baroda (H)	22,815	25,963	61,100	71,083	29,935	21,443
		59	Bank of China (f,H,x)	159,802	99,485	783,591	518,238	285,077	138,820
		60	Bank of East Asia (f,H,x)	18,993	17,589	160,577	118,691	22,149	24,197
		61	Bank of Fukuoka, Ltd. (H,x)	25,000	0	341,243	0	208,300	0
		62	Bank of India (H)	123,490	105,959	157,061	130,119	69,929	21,812
		63	Bank of Ireland (x)	21,026	26,838	204,525	245,274	129,933	101,025
		64	Bank of Kyoto, Ltd. (H,x)	12,070	0	262,998	0	445,946	0
		65	Bank of Montreal (x)	80,000	0	3,496,332	3,321,157	727,274	1,101,236
		66	Bank of New Zealand (H,x)	185,601	254,128	621,954	645,504	505,783	459,794
		67	Bank of Nova Scotia (H,m,x)	702,793	1,489,410	3,202,080	3,709,138	1,703,324	1,022,816
		68	Bank of Oman, Ltd. (H)	740	0	6,847	0	5,763	0
		69	Bank of Scotland (H)	129,309	168,109	204,541	222,503	2,886	4,070
		70	Bank of Seoul (H,m,x)	78,402	56,697	266,931	177,468	1,558	2,120
		71	Bank of the Philippine Islands (H,x)	1,753	1,210	44,052	34,296	22,771	18,781
		72	Bank of Tokyo Ltd. (m,x)	3,474,972	2,596,002	18,972,853	15,664,431	6,420,347	6,170,391
		73	Bank of Yokohama (H,x)	368,256	311,941	2,320,587	1,957,436	1,600,386	1,407,906
		74	Banque Bruxelles Lambert (H,x)	9,416	94,022	843,337	648,377	587,361	415,434
		75	Banque Francaise du Commerce Exterieur (H,x)	115,267	80,205	694,239	1,051,937	371,364	290,242
		76	Banque Indosuez (H,x)	113,566	149,370	2,095,973	3,375,620	719,400	2,021,064
		77	Banque Nationale de Paris (H,x)	487,290	429,532	4,212,347	3,518,592	3,242,801	2,770,994
		78	Banque Paribas (H,x)	36,324	62,673	1,068,845	1,362,967	738,245	882,812
		79	Barclays Bank, Plc (H,k,x)	730,636	902,671	3,584,998	2,796,532	1,731,716	1,724,248
		80	Bayerische Hypotheken -und Wechsel Bank (H,x)	9,818	7,029	268,769	319,984	247,252	302,964
		81	Bayerische Landesbank Girozentrale (H,x)	554	3,116	1,264,501	785,630	1,221,966	755,635
		82	Bayerische Vereinsbank (x)	135,015	42,715	1,073,746	1,074,460	831,280	414,740
		83	Bergen Bank (H)	12,585	0	24,164	0	2,088	0
		84	Berliner Handels und-Frankfurter Bank (H,x)	125,311	165,616	319,991	262,364	232,030	175,606
		85	Canadian Imperial Bank of Commerce (H,m,x)	226,160	266,060	2,595,611	3,427,981	1,425,962	1,509,812
		86	Cassa di Risparmio delle Provincie Lombarde (H,x)	205,044	215,962	940,827	905,447	700,839	712,391

Data Sources: Compiled from data taken from **American Banker** questionnaire and the **Federal Reserve Board's** report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1989. All data are as of June 30. **C&I loans** are commercial and industrial loans. (f)— Has 2 branches in New York. (g)— Includes Cambridge branch. (h)— Includes 4 New York branches, one of which is not FDIC insured. (j)— Includes 9 New York branches. (k)— Has 3 branches in New York. (m)— An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York state law, to issue large denomination deposits to both foreign and domestic residents. (n)— Includes branch in St. Thomas. (x)— Has a international banking facility (IBF) office. (H)— Office is located in the bank's "home state." (‡)— Revised. N.A.— Not available.

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U.S. Branches of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits
June 30, 1989, Compared with June 30, 1988 (Dollar Figures in Thousands)

			C&I Loans		Assets		Deposits	
			6/30/89	6/30/88	6/30/89	6/30/88	6/30/89	6/30/88
NEW YORK (Continued)	87	Casse di Risparmio di Torino (H,x)	433,964	305,393	1,640,987	1,229,157	156,519	112,225
	88	Chiba Bank Ltd. (H,x)	169,182	292,825	2,481,451	2,424,909	2,044,751	1,811,497
	89	Cho Hung Bank (H,x)	68,448	64,480	372,842	263,092	89,042	77,916
	90	Christiana Bank og Kreditkasse (H)	471,939	356,009	704,177	405,216	479,823	298,892
	91	Chuo Trust & Banking Co. (H,m,x)	531,898	327,998	2,126,654	2,521,492	1,604,575	2,349,847
	92	CIC-Union Europeenne, International et Cie. (H,x)	603,172	317,792	1,197,188	1,319,201	803,717	857,204
	93	Commercial Bank of Korea (H,m,x)	51,666	57,601	349,772	288,816	8,691	6,370
	94	Commercial Bank of Kuwait (H,x)	42,062	29,214	486,734	294,784	457,282	217,862
	95	Commerzbank (H,x)	365,011	360,746	2,186,040	2,302,072	1,800,925	1,834,482
	96	Commonwealth Bank of Australia (H,x)	4,472	3,840	236,738	140,332	44,066	48,281
	97	Copenhagen Handelsbank (H)	25,671	23,118	73,849	186,783	3,295	2,315
	98	Credit Agricole Mutuel (x)	70,028	104,082	249,896	212,944	30,098	1,353
	99	Credit Commerciale de France (H,x)	51,247	137,298	455,244	484,354	202,682	407,755
	100	Credit du Nord (H,x)	506	5,529	255,594	185,957	238,967	168,764
	101	Credit Lyonnais (x)	493,469	505,721	7,999,919	4,960,908	4,391,673	2,855,685
	102	Creditanstalt-Bankverein (H,x)	113,236	97,052	377,734	337,292	155,578	200,361
	103	Credito Italiano (H,x)	252,212	223,902	1,907,115	1,705,184	176,544	182,025
	104	Dai-Ichi Kangyo Bank Ltd. (x)	4,406,000	3,615,780	25,387,000	21,440,549	12,150,000	10,433,838
	105	Daiwa Bank Ltd. (H,x)	1,155,309	1,739,661	7,502,747	5,900,536	4,859,268	3,228,346
	106	Danske Bank (H)	18,574	23,074	719,089	704,488	52,826	23,167
	107	Deutsche Bank (H,x)	355,612	402,535	1,954,771	1,726,385	237,451	418,089
	108	Deutsche Genossenschaftsbank (x)	19,727	28,515	454,663	417,051	358,851	192,956
	109	Doha Bank Ltd. (H,x)	46	23	124,603	80,932	124,603	78,471
	110	Dresdner Bank (x)	197,240	261,202	550,333	803,204	203,707	231,899
	111	Fuji Bank Ltd. (H,x)	3,597,000	2,950,000	18,190,273	15,123,000	10,241,791	9,596,000
	112	Generale Bank (H)	42,823	44,358	1,896,923	1,523,286	1,562,194	1,399,721
	113	Girozentrale Bank Vienna (H,x)	2,596	0	648,206	640,171	559,416	464,557
	114	Gulf International Bank (H,x)	0	0	275,196	563,640	257,160	98,009
	115	Gunma Bank (H,x)	34,844	30,000	352,782	108,909	205,510	30,513
	116	Habib Bank (H,x)	58	169	78,535	90,179	20,737	27,895
	117	Hachijuni Bank Ltd. (H)	157,408	104,278	1,014,963	1,055,675	808,177	586,475
	118	Hang Seng Bank Ltd. (H,x)	20,739	20,486	203,260	173,208	182,662	141,819
	119	Hessische Landesbank Girozentrale (H,x)	3,081	0	157,039	47,601	119,227	4,903
	120	Hiroshima Bank, Ltd. (H,x)	58,491	0	1,172,186	0	975,693	0
	121	Hokkaido Bank, Ltd. (H,x)	70,008	13,472	277,075	277,827	44,795	3,472
	122	Hokkaido Takushoku Bank Ltd. (x)	643,671	475,429	3,240,580	2,784,646	2,507,686	2,450,536
	123	Hokuriku Bank Ltd. (H,x)	459,944	467,346	1,805,542	2,278,635	1,598,817	2,115,457
	124	Hongkong & Shanghai Banking Corp. (H,l,x)	486,664	704,587	1,289,687	1,558,258	789,022	1,052,166
	125	Hyakujushi Bank Ltd. (H,x)	107,197	81,407	1,215,501	1,459,754	976,759	874,794
	126	Industrial Bank of Japan Ltd. (H,x)	2,509,768	1,982,750	9,661,421	9,435,302	6,427,179	4,163,079
	127	Israel Discount Bank (H)	5,856	5,011	7,901	8,489	0	0
	128	Istituto Bancario San Paolo di Torino (x)	783,642	615,829	3,184,377	2,671,011	132,156	37,617
	129	Iyo Bank, Ltd. (H,x)	0	0	23,741	0	13,700	0
	130	Joyo Bank Ltd. (H,x)	106,010	0	1,964,967	0	1,750,198	0
	131	Jugobanka-United Bank (H,m,x)	115,684	120,875	214,900	255,111	60,447	67,606
	132	Ka Wah Bank Ltd. (x)	23,422	13,753	116,848	68,866	114,906	52,317
	133	Kansallis-Osake-Pankki (H)	52,038	28,497	884,184	434,684	194,748	149,273
	134	Korea Exchange Bank (l,H,x)	172,790	169,115	965,503	973,377	324,939	436,633
	135	Korea Exchange Bank (Queens) (H)	5,577	14,053	45,453	40,148	39,728	33,083
	136	Korea First Bank (H,m,x)	230,974	113,551	418,126	212,117	1,572	1,439
	137	Kredietbank N.V. (H)	28,711	48,244	584,415	466,575	44,242	22,732
	138	Krung Thai Bank Ltd. (H,x)	69,582	52,255	87,289	67,046	24,057	46,460
	139	Kyowa Bank Ltd. (x)	820,049	984,615	2,724,622	3,053,719	1,587,327	1,573,892
	140	Libra Bank Plc (H,m,x)	0	0	214,918	219,468	199,752	209,468
	141	Lloyds Bank Plc (x)	13,200	31,264	2,505,385	2,749,118	1,168,659	1,327,494
	142	Long-Term Credit Bank of Japan (H,x)	2,783,065	2,520,321	7,086,964	6,366,882	3,331,814	2,536,133
	143	Malayan Banking Berhad (H)	12,169	19,606	381,709	263,613	283,144	128,875
	144	Metropolitan Bank & Trust Co.	2,213	1,436	22,674	17,130	11,131	7,618
	145	Middle East Bank Ltd. (H,x)	13,965	16,043	21,475	22,993	5,368	8,096
	146	Midland Bank Plc (x)	32,458	142,907	2,135,756	2,019,105	1,182,506	1,121,774
	147	Mitsubishi Bank Ltd. (x)	4,169,000	3,830,435	17,034,000	15,964,836	10,848,000	9,134,513
	148	Mitsubishi Trust & Banking Corp. (H,x)	1,846,731	1,418,656	7,516,519	8,520,987	4,706,672	5,533,486
	149	Mitsui Bank Ltd. (x)	2,016,139	1,934,978	7,196,315	5,798,607	5,042,324	1,111,095
	150	Mitsui Trust & Banking Co. Ltd. (H,x)	2,040,292	1,259,728	8,399,091	7,313,111	6,712,750	4,730,614
	151	Monte dei Paschi di Siena (H,x)	321,195	392,332	2,222,719	2,137,329	395,764	284,186
	152	National Australia Bank, Ltd. (H,x)	80,375	123,078	1,181,223	900,818	67,396	62,873
	153	National Bank of Canada (H,x)	25,891	83,029	1,141,725	1,383,265	1,110,777	1,050,865
	154	National Bank of Kuwait (H,x)	9,674	8,660	491,179	435,927	303,105	275,910
	155	National Bank of Pakistan (l,H,x)	6,983	5,707	240,819	187,007	237,849	181,312
	156	National Commercial Bank (H,x)	10,890	25,734	343,515	463,225	90,171	131,754
	157	National Westminster Bank, Plc (H,x)	441,380	625,110	2,228,294	2,626,178	1,218,262	1,370,607
	158	Nederlandsche Middenstandsbank (H,x)	612,378	247,656	1,423,424	1,293,619	756,866	1,176,249
	159	Nippon Credit Bank (H,x)	3,056,400	2,025,087	4,868,750	3,674,731	1,580,364	1,289,104
	160	Norinchukin Bank (H)	128,169	352,120	4,169,641	4,714,951	3,407,734	2,411,970
	161	Noraks Creditbank (H)	0	0	27,403	14,004	6,923	6,036
	162	Oesterreichische Laenderbank (H,x)	9,453	1,100	609,025	346,570	381,733	291,816
	163	Overseas-Chinese Banking Corp. (H,m,x)	500	500	51,697	24,942	4,570	5,616
	164	Overseas Union Bank Ltd. (H,m,x)	5,000	0	178,082	83,194	9,628	1,139
	165	PT Bank Central Asia (H,x)	37,136	34,602	85,760	84,762	27,075	26,676
	166	Philippine Commercial International Bank (H,x)	2,570	1,200	31,798	27,970	7,317	3,726
	167	Philippine National Bank	0	249	26,575	22,723	17,726	18,720
	168	Privatbanken (H,x)	77,652	32,020	372,479	196,128	84,582	76,618
	169	Provinobanken (H,x)	235,306	262,002	457,262	454,312	205,256	313,790
	170	Rabobank Nederland (H,x)	689,810	549,741	1,583,471	1,473,959	40,118	65,309
	171	Royal Bank of Canada (l,H,x)	836,522	1,073,367	2,822,336	3,186,597	1,298,305	1,463,424
	172	Royal Bank of Scotland Plc (H)	89,662	60,103	171,687	146,566	4,536	3,728
	173	Sakura Bank Ltd. (x)	1,029,741	471,572	2,902,529	2,136,454	1,481,982	1,378,312
	174	Sanwa Bank Ltd. (x)	3,789,000	3,491,589	15,436,000	13,360,151	9,586,000	8,903,701
	175	Saudi International Bank (H,x)	0	0	8,895	6,758	0	1,829
	176	Scandinavian Bank Group Plc, N.Y. (H)	0	0	54,601	0	0	0
	177	Shanghai Commercial Bank Ltd.	28,613	28,260	75,508	50,815	60,470	39,947
	178	Shinhan Bank (H)	0	0	25,815	0	6,240	0
	179	Shoko Chukin Bank (H,x)	87,516	87,345	1,140,020	994,083	753,480	527,933

Data Sources: Compiled from data taken from **American Banker** questionnaires and the **Federal Reserve Board's** report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1989. All data are as of June 30. **C&I loans** are commercial and industrial loans. **(l)**— Has 2 branches in New York. **(m)**— An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York state law, to issue large denomination deposits to both foreign and domestic residents. **(x)**— Has a international banking facility (IBF) office. **(H)**— Office is located in the bank's "home state." **N.A.**— Not available.

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U.S. Branches of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits
June 30, 1989, Compared with June 30, 1988 (Dollar Figures in Thousands)

				C&I Loans		Assets		Deposits	
				6/30/89	6/30/88	6/30/89	6/30/88	6/30/89	6/30/88
NEW YORK (Continued)		180	Siam Commercial Bank Ltd. (m,x)	98,902	115,472	165,846	155,884	113,040	135,868
		181	Skandinaviska Enskilda Bank (H,x)	3,914	6,818	182,359	229,223	16,030	23,390
		182	Societe Generale (H,x)	186,363	109,896	3,643,513	2,530,876	2,914,542	2,314,186
		183	Standard Chartered Bank Plc (f,x)	229,500	222,778	721,252	744,648	381,981	483,230
		184	State Bank of India (H,k)	92,347	99,936	245,073	243,340	57,839	75,524
		185	State Bank of New South Wales (H,x)	23,851	58,089	187,956	185,529	76,350	39,264
		186	Sumitomo Bank Ltd. (x)	3,924,000	4,845,921	13,705,000	13,495,336	10,332,000	9,734,463
		187	Sumitomo Trust & Banking Co. Ltd. (H,x)	1,151,776	949,739	8,023,769	6,574,471	2,896,575	4,376,411
		188	Swiss Bank Corp. (f,x)	3,137,000	4,480,000	10,072,000	12,113,000	5,996,000	7,730,000
		189	Swiss Credit Bank (x)	122,180	123,476	2,822,574	1,828,850	1,690,575	1,208,157
		190	Swiss Volksbank (H,x)	0	0	226,570	0	175,384	0
		191	Taiyo Kobe Bank Ltd. (H,x)	1,551,319	1,452,422	5,770,564	4,955,377	3,661,724	2,479,313
		192	Thai Farmers Bank, Ltd. (H,x)	6,133	9,678	49,499	29,589	4,010	4,477
		193	Tokai Bank Ltd. (x)	2,335,081	1,253,162	9,685,228	9,357,772	4,941,482	4,498,878
		194	Toronto Dominion Bank (H,x)	432,108	415,630	4,831,571	3,758,971	1,059,354	2,137,532
		195	Toyo Trust & Banking Co. Ltd. (H,x)	1,020,632	509,416	2,865,031	3,100,344	1,693,742	1,809,797
		196	Turkiye Cumhuriyeti Ziraat Bankasi (H,x)	51,202	53,958	294,253	238,068	132,614	142,932
		197	Udruzena Beogradska Banka (H,m,x)	109,175	72,122	244,592	348,910	132,440	232,474
		198	Uniao de Bancos Brasileros (H,x)	7,764	9,002	126,499	115,568	16,767	6,456
		199	Union Bank of Finland Ltd. (H,x)	130,057	97,826	1,070,027	530,898	686,053	457,033
		200	Union Bank of Switzerland (x)	313,719	234,168	4,037,150	3,926,097	1,497,085	1,583,000
		201	United Bank for Africa Ltd. (H,x)	5,758	137	182,475	173,092	66,396	46,322
		202	United Bank Ltd. (H,x)	3,669	2,333	34,775	43,188	28,859	21,105
		203	United Bank of Kuwait Plc (H,x)	60,295	43,596	243,087	105,524	238,088	93,364
		204	Westdeutsche Landesbank (H,x)	226,803	172,292	1,340,986	1,495,765	583,809	718,700
		205	Westpac Banking Corp. (H,x)	65,696	79,063	1,728,855	1,169,689	1,476,373	901,691
		206	Yasuda Trust & Banking Co. Ltd. (H,x)	664,485	1,461,989	4,666,130	4,484,330	3,531,712	3,498,931
		207	Zenshinren Bank (H,x)	820	0	1,068,859	946,785	676,231	411,000
OREGON	Portland	1	Bank of Nova Scotia	53,273	64,347	853,857	1,282,557	848,013	1,275,472
		2	Bank of Tokyo Ltd.	361,593	180,778	2,045,057	619,340	1,883,030	576,974
		3	Canadian Imperial Bank of Commerce	0	29,268	0	544,418	0	538,419
		4	Hongkong & Shanghai Banking Corp.	31,747	81,012	94,725	130,185	9,632	31,861
		5	Royal Bank of Canada	61,676	97,079	100,640	195,616	3,816	2,976
PENNSYLVANIA	Philadelphia	1	Bank Hapoalim (x)	92,309	59,793	173,793	133,733	71,980	59,477
		2	Bank Leumi le-Israel	40,272	45,762	113,426	98,570	96,122	84,911
	Pittsburgh	1	Algemene Bank Nederland	24,897	156,008	37,980	164,141	1,147	1,751
		2	Lloyds Bank Plc (z)	0	399,331	0	399,239	0	2,104
PUERTO RICO	Hato Rey	1	Royal Bank of Canada	208,243	226,919	385,256	419,456	377,887	348,309
VIRGIN ISLANDS	Charlotte Amalie	1	Bank of Nova Scotia (o)	61,098	57,948	155,461	134,197	133,256	131,427
		2	Barclays Bank International (t)	94	72,042	16,156	547,699	3,602	72,321
WASHINGTON	Seattle	1	Algemene Bank Nederland	7,120	59,284	9,740	65,903	1,020	18
		2	Bank of Tokyo Ltd.	332,511	293,778	462,882	404,280	210,499	143,144
		3	Barclays Bank Plc	0	46,858	0	56,703	0	753
		4	Canadian Imperial Bank of Commerce	0	23,427	0	53,118	0	13,180
		5	Hokkaido Takushoku Bank Ltd. (x)	287,199	214,421	436,796	411,298	172,999	134,923
		6	Hongkong & Shanghai Banking Corp.	27,209	27,797	53,024	59,310	28,945	23,594
		7	Korea Exchange Bank (x)	49,147	57,097	293,218	328,395	1,089	1,590
		8	Standard Chartered Bank	8,472	12,016	51,827	45,215	5,315	9,868
		9	Taiyo Kobe Bank Ltd. (x)	293,686	286,257	732,821	862,077	181,797	235,907

Data Sources: Compiled from data taken from **American Banker** questionnaire and the **Federal Reserve Board's** report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1989. All data are as of June 30. **C&I loans** are commercial and industrial loans. **(f)**— Has 2 branches in New York. **(k)**— Has 3 branches in New York. **(m)**— An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York state law, to issue large denomination deposits to both foreign and domestic residents. **(o)**— Includes branches in Christiansted and Frederiksted. **(t)**— Includes branch in St. Thomas. **(x)**— Has a international banking facility (IBF) office. **(z)**— Office is located in the bank's "home state." **N.A.**— Not available.

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New York Investment Company Subsidiaries of Foreign Banks

(Dollar Amounts in Thousands)

Name and Location of Subsidiary Name of Parent	Date Office Opened	C&I Loans Outstanding 6/30/89	C&I Loans Outstanding 6/30/88	Total Assets 6/30/89	Total Assets 6/30/88	Total Deposits And Credit Balances 6/30/89	Total Deposits And Credit Balances 6/30/88
American Scandinavian Banking Corp., New York Union Bank of Finland, Ltd., Helsinki	March 21, 1981	65,284	68,322	680,808	410,728	1,275	1,445
BAII Banking Corp., New York BAII Bank Group, Paris	May 7, 1984	22,416	29,351	346,080	425,119	70,247	34,969
Banesto Banking Corp., New York Banco Espanol de Credito, Madrid, Spain	July 1978	99,863	61,493	207,546	129,913	40,718	27,145
Christiana Banking (US) Corp., New York Christiana Bank og Kreditkasse, Oslo, Norway	Jan. 1, 1986	20,000	51,881	39,914	91,714	0	0
DnC America Banking Corp., New York Norske Creditbank, Oslo, Norway	August 1985	561,522	577,404	584,465	670,351	11,683	6,894
French-American Banking Corp., New York Banque Nationale de Paris	1919	894,330	605,523	1,978,522	2,017,803	230,667	264,182
Generale Investment Banking Corp., New York Generale Bank, Brussels, Belgium	July 1984	14,267	21,776	30,345	39,173	0	0
IBJ Schroder Banking Corp., New York Industrial Bank of Japan Ltd., Tokyo	N.A.	2,161	4,911	17,196	16,919	5,809	7,458
PKBanken International U.S. Banking, New York PK Banken, Stockholm, Sweden	Oct. 22, 1986	525,317	243,155	674,161	388,449	2,702	599
Skandinaviska Enskilda Banking Corp., New York Skandinaviska Enskilda Banken, Stockholm, Sweden	N.A.	130,574		297,868		0	
Venezuelan American Banking Corp., New York See Footnote (a) below	March 2, 1984	13,431	7,218	37,644	46,638	20,554	4,547

Data Sources: Compiled from data taken from **American Banker** questionnaire and the **Federal Reserve Board's** report of condition for York State Investment Companies. All data are as of June 30. **C&I loans** are commercial and industrial loans. The definition of a **New York Investment Company** see appears on page X in the table entitled "Definitions and Data Sources." **(a)**— Owned by a group of individuals: Venezuelan industrial companies and Banco la Guaira International, Caracas. **N.A.**— Not available.

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U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits
June 30, 1989, Compared with June 30, 1988 (Dollar Figures in Thousands)

				C&I Loans		Assets		Deposits	
				6/30/89	6/30/88	6/30/89	6/30/88	6/30/89	6/30/88
CALIFORNIA	Beverly Hills	1	Israel Discount Bank Ltd.	30,733	36,050	70,416	64,101	33,485	26,904
	Irvine	1	National Bank of Canada	0	0	0	0	0	0
	Long Beach	1	Aktivbanken (H)	18,939	11,807	51,947	49,099	0	0
	Los Angeles	1	Algemene Bank Nederland	23,106	81,139	40,095	101,613	1,928	1,907
		2	Australia & New Zealand Banking Group (x)	112,616	133,815	260,752	240,203	34,257	10,517
		3	Banca Commerciale Italiana (x)	116,662	162,959	179,041	340,550	5,510	1,143
		4	Banca Nazionale del Lavoro (x)	55,805	68,944	531,964	645,523	300	220
		5	Banca Serfin (x)	121,699	78,433	204,719	165,202	48,983	53,067
		6	Banco Agricola Comm'l de el Salvador	0	0	840	851	0	0
		7	Banco di Sicilia (x)	83,345	102,897	183,689	233,786	438	720
		8	Banco do Brasil (H)	57,978	4,345	549,465	509,006	186,640	118,048
		9	Banco Exterior de Espana (x)	61,224	70,552	79,841	134,619	5,371	6,990
		10	Banco Nacion de Mexico (H,x)	20,570	35,283	70,950	84,516	753	0
		11	Banco Real (x)	0	0	61,994	80,697	486	415
		12	Bancomer (H,x)	556,186	226,623	818,532	403,670	114,795	49,568
		13	Bank Bumiputra Malaysia Berhad (x)	10,057	11,486	44,083	42,644	323	712
		14	Bank Dagang Negara	155,737	24,368	433,692	136,258	517,163	46,733
		15	Bank Melli Iran	0	0	5,542	3,290	72	89
		16	Bank of Credit & Commerce Int'l (x)	14,275	28,375	36,731	64,973	21,002	37,849
		17	Bank of New Zealand (x)	34,180	107,529	52,001	187,186	7,549	94,999
		18	Bank of Seoul (x)	81,951	60,503	149,612	109,987	394	254
		19	Bank of Tokyo Ltd. (H,x)	834,105	931,546	1,845,121	1,789,264	7	2
		20	Bank of Yokohama Ltd. (x)	222,135	150,001	384,053	318,730	165,918	124,025
		21	Banque Nationale de Paris	69,348	50,807	72,867	51,980	0	0
		22	Banque Paribas	175,665	196,886	362,856	359,730	174	189
		23	Barclays Bank Plc	0	0	0	0	0	0
		24	Bayerische Vereinsbank (H)	15,187	70,678	40,775	73,725	0	0
		25	Canadian Imperial Bank of Commerce	32,556	2,931	65,183	19,198	0	0
		26	Chuo Trust & Banking Co.	114,886	107,453	310,396	280,442	118,551	70,027
		27	Commercial Bank of Korea (x)	63,817	60,134	212,213	125,629	353	423
		28	Commonwealth Bank of Australia (x)	30,973	68,227	80,352	123,072	0	0
		29	Copenhagen Handelsbank (x)	36,646	65,288	54,469	107,793	230	201
		30	Credito Italiano (x)	89,717	29,454	267,941	185,101	513	795
		31	Dai-Ichi Kangyo Bank (H,x)	956,856	1,001,145	5,593,250	5,824,972	2,834,021	2,415,828
		32	Daiwa Bank Ltd. (x)	483,810	335,426	1,649,385	1,298,511	1,880	2,795
		33	Development Bank Singapore, Ltd.	4,781	869	26,527	12,977	10,187	9,967
		34	Dresdner Bank (H)	163,871	138,802	195,881	167,899	629	607
		35	Fuji Bank Ltd. (x)	897,263	906,849	3,086,158	5,602,391	1,941	2,369
		36	Henri Bank Ltd. (H	65,532	33,216	202,261	105,118	701	3,655
		37	Hokkaido Takushoku Bank Ltd. (H,x)	302,488	312,894	775,227	622,072	1,361	690
		38	Industrial Bank of Japan Ltd. (x)	1,826,886	1,490,465	7,380,395	4,736,609	5,500,773	3,098,546
		39	Korea Exchange Bank (x)	118,533	92,446	393,859	305,061	639	678
		40	Korea First Bank (x)	60,623	36,878	169,449	164,787	246	267
		41	Kyowa Bank (H,x)	319,396	420,783	1,416,199	1,476,620	0	0
		42	Long-Term Credit Bank of Japan, Ltd. (x)	1,486,899	1,173,060	2,075,776	1,504,769	11,098	2,317
		43	Mitsubishi Trust & Banking Corp. (x)	800,165	801,815	2,451,368	2,885,707	456	249
		44	Mitsui Bank Ltd. (H,x)	822,479	773,175	1,640,575	1,598,332	103	99
		45	Mitsui Trust & Banking Co. Ltd. (x)	1,476,233	859,229	2,729,318	2,853,251	159	586
		46	National Australia Bank Ltd. (x)	91,370	340,754	189,152	503,744	6,415	80,357
		47	National Bank of Canada	0	0	0	0	0	0
		48	Nippon Credit Bank Ltd. (x)	516,015	398,389	1,630,578	1,480,342	485,473	285,483
		49	Overseas Union Bank Ltd. (x)	8,705	12,773	38,716	38,452	10,641	13,680
		50	PT Bank Niaga (x)	71,714	28,955	97,477	47,830	61,252	38,530
		51	Philippine Commercial International Bank (x)	23	566	14,354	17,036	1,706	1,934
		52	Scandinavian Bank Group, Plc (x)	37,042	63,679	47,432	93,197	8,740	8,870
		53	State Bank of India	17,581	26,572	69,557	93,460	862	3,265
		54	Sumitomo Trust & Banking Co. Ltd. (x)	701,381	447,609	1,489,030	1,337,242	150,055	215,548
		55	Taiyo Kobe Bank Ltd.	621,518	720,154	1,047,185	1,252,552	56,162	301,608
		56	Thai Farmers Bank Ltd. (x)	44,822	30,798	53,679	42,579	124	126
		57	Tokai Bank Ltd. (H,x)	726,579	513,876	4,697,397	3,405,388	0	0
		58	Toyo Trust & Banking Co. Ltd. (x)	270,148	229,005	857,843	1,201,316	312,970	624,483
		59	United Overseas Bank Ltd.	6,697	4,358	24,761	19,385	3,367	1,341
		60	Yasuda Trust & Banking Co. Ltd. (x)	751,529	575,434	2,756,786	2,085,825	2,785	307
	San Francisco	1	Algemene Bank Nederland	43,806	149,821	55,145	159,315	2,043	1,065
		2	Banco Agricola Comm'l de el Salvador	0	0	81	73	46	32
		3	Banco Bilbao Vizcaya (x)	8,707	5,315	189,524	152,253	42,683	44,279
		4	Banco Central (x)	16,688	42,857	103,850	75,923	4,211	2,579
		5	Banco de la Nacion Argentina (x)	14,297	10,617	103,545	101,003	15,292	10,877
		6	Banco di Roma (x)	391,673	277,084	1,810,309	1,515,942	2,873	2,857
		7	Banco do Brasil (H,x)	0	0	440,053	472,102	91,796	111,023
		8	Banco do Estado de Sao Paulo (x)	9,804	4,621	166,365	138,172	3,197	2,350
		9	Bangkok Metropolitan Bank Ltd. (x)	8,084	7,311	30,067	21,364	1,363	3,338
		10	Bank of Credit & Commerce Hong Kong Ltd. (x)	6,466	6,915	37,207	95,467	10,500	91,808
		11	Bank of India	23,713	27,504	68,396	79,966	41,113	41,343
		12	Bank of Nova Scotia	158,801	362,445	1,448,147	2,683,584	2,431	840
		13	Bank of Tokyo Ltd. (H,x)	193,517	50,871	209,199	64,109	2	2
		14	Banque Francaise du Commerce Exterieur	15,837	17,112	16,472	17,943	0	0
		15	Banque Nationale de Paris (x)	51,899	78,977	584,566	722,135	99,566	129,959
		16	Barclays Bank Plc	0	189	5,580	86,913	0	0
		17	Canadian Imperial Bank of Commerce	26,439	6,190	53,815	35,298	0	0
		18	Chekiang First Bank Ltd.	17,817	17,112	167,430	106,379	165,335	103,418
		19	Cho Hung Bank Ltd. (x)	73,922	88,775	128,905	122,808	2,214	737
		20	Credit Lyonnais (H)	3,500	15,494	3,864	17,009	0	0
		21	Fuji Bank Ltd.	343,915	165,639	422,061	215,424	456	40
		22	International Bank of Singapore Ltd.	4,523	3,023	18,443	7,651	1,131	2,750
		23	Liu Chong Hing Bank	3,013	638	43,009	30,271	39,706	29,725
		24	National Westminster Bank Plc	33,626	187,758	389,049	575,911	2,631	2,541
		25	Royal Bank of Canada	0	0	851	933	0	0
		26	Royal Bank of Scotland Plc	16,720	10,506	19,514	20,871	7,309	65
		27	Shanghai Commercial Bank Ltd.	27,116	10,311	179,099	144,535	176,973	143,233
		28	Sumitomo Bank Ltd. (H,x)	584,569	160,192	896,206	447,401	312,066	163,483

Data Sources: Compiled from data taken from **American Banker** questionnaire and the **Federal Reserve Board**'s report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1989. All data are as of June 30. **C&I loans** are commercial and industrial loans. **(x)**— Has a international banking facility (IBF) office. **(H)**— Office is located in the bank's "home state."

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U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits
June 30, 1989, Compared with June 30, 1988 (Dollar Figures in Thousands)

				C&I Loans		Assets		Deposits	
				6/30/89	6/30/88	6/30/89	6/30/88	6/30/89	6/30/88
FLORIDA	Boca Raton	1	Bank of Credit & Commerce Int'l	2,118	2,688	21,590	45,040	21,429	44,759
	Coral Gables	1	Banco Bilbao Vizcaya (x)	0	4,511	0	88,940	0	88,428
		2	Banco Mercantil	0	0	0	0	0	0
		3	Bank of Tokyo Ltd. (x)	60,917	15,111	244,310	177,442	234,967	173,857
	Miami	1	Algemene Bank Nederland (x)	37,499	21,960	281,365	233,825	274,202	230,291
		2	Atlantic Security Bank	33,837	39,068	119,622	103,345	103,315	88,768
		3	Banca Nazionale del Lavoro (x)	27,392	24,130	223,698	186,537	220,225	179,547
		4	Banco Atlantico	3,886	2,343	205,170	191,595	198,486	183,485
		5	Banco Bilbao Vizcaya (x)	121,307	46,985	230,397	99,590	217,876	81,462
		6	Banco Central (x)	18,110	22,290	78,708	60,307	69,636	35,335
		7	Banco Colpatria (x)	106	125	3,006	3,008	0	0
		8	Banco de la Nacion Argentina (x)	568	679	154,822	152,035	41,436	23,323
		9	Banco de Santander (H,x)	0	0	1,005	4,702	15	26
		10	Banco del Pichincha	3,148	2,570	79,226	32,264	25,654	13,848
		11	Banco do Brasil (x)	14,186	0	191,348	198,469	27,204	36,649
		12	Banco do Estado de Seo Paulo (x)	50,607	44,454	267,220	145,481	138,416	68,885
		13	Banco Espanol de Credito (x)	53,089	5,783	103,119	58,105	101,828	57,677
		14	Banco Exterior de Espana (x)	55,734	36,452	193,148	159,340	172,844	131,654
		15	Banco Exterior de los Andes	2,689	0	49,922	0	39,919	0
		16	Banco Ganadero International (x)	4,676	7,579	141,698	135,581	135,730	133,691
		17	Banco Industrial de Venezuela	309	309	51,852	56,125	4,046	3,375
		18	Banco Internationel de Costa Rica (x)	36,135	23,314	175,234	189,784	97,948	92,791
		19	Banco Mercantil (x)	45,182	57,327	452,310	486,139	399,549	375,574
		20	Banco Nacional	18,905	15,408	115,992	74,105	110,385	73,287
		21	Banco Portugues do Atlantico (x)	0	0	43,983	21,026	34,479	14,177
		22	Banco Real (x)	2,751	2,985	165,741	123,297	27,017	21,218
		23	Bank of Credit & Commerce International Ltd. (x)	17,414	36,147	336,116	528,673	320,809	493,753
		24	Banque Nationale de Paris	47,230	48,244	103,797	82,232	102,323	80,221
		25	Banque Sudameris (x)	58,046	116,097	676,033	614,438	587,020	496,473
		26	Barcleys Bank Plc (x)	26,336	30,967	847,459	685,800	685,376	531,049
		27	Credit Lyonnais (x)	0	130	49,983	39,602	49,463	39,166
		28	Credit Suisse (x)	27,706	38,741	271,258	262,633	268,058	260,140
		29	Deutsch Sudemerikanische Bank (x)	69,292	86,879	1,188,911	1,791,719	1,104,098	999,041
		30	Israel Discount Bank, Ltd.	20,755	20,951	207,193	206,759	203,325	204,322
		31	Lloyds Bank Plc (x)	1,945	2,102	360,684	283,109	356,080	280,440
		32	Royal Bank of Canada (x)	22,210	20,873	617,282	515,319	603,358	503,198
		33	Standard Chartered Bank	61,036	79,275	77,649	86,551	71,393	53,949
		34	Swiss Bank Corp.	2,665	0	241,898	85,806	239,790	85,373
		35	Vereins und Westbank (x)	162,695	225,071	524,188	445,392	453,151	212,712
	Miami Beach	1	Bank Hapoalim (x)	7,220	16,873	124,326	106,552	122,656	105,438
		2	Bank Leumi le-Israel (x)	34,301	24,753	287,755	236,030	281,629	233,077
		3	Israel Discount Bank Ltd.	20,755	20,767	207,193	185,866	203,325	183,661
	Tampa	1	Bank of Credit & Commerce Int'l	3,909	N.A.	30,644	N.A.	30,103	N.A.
GEORGIA	Atlanta	1	Algemene Bank Nederland	91,149	158,654	121,494	184,442	68	439
		2	Banca Nazionale del Lavoro (x)	260,176	216,712	785,694	780,825	61,864	34,365
		3	Bank of Nova Scotia	1,321,995	1,255,353	1,565,758	1,672,136	1,386	1,854
		4	Barclays Bank Plc	0	0	0	131	0	0
		5	Bayerische Vereinsbank (x)	15,930	7,261	19,400	7,737	0	0
		6	Canadian Imperial Bank of Commerce	362,186	129,131	382,416	201,870	0	29
		7	Commerzbank	148,434	84,872	149,729	86,109	0	0
		8	Dai-Ichi Kangyo Bank Ltd.	379,813	189,835	415,674	197,966	0	0
		9	Deutsche Genossenschaftsbank	10,850	0	11,013	0	0	0
		10	Fuji Bank Ltd.	153,854	5,000	184,542	49,582	0	0
		11	Sanwa Bank Ltd.	367,753	406,240	510,055	479,526	40	89
		12	Standard Chartered Bank Plc	95,164	149,520	115,193	191,510	5,375	3,308
		13	Sumitomo Bank Ltd.	284,677	219,216	316,010	261,610	483	234
		14	Swiss Bank Corp.	160,755	383,286	182,205	418,749	37	85
		15	Toronto-Dominion Bank	262,608	261,094	659,478	812,141	0	0
HAWAII	Honolulu	1	Bank of Tokyo Ltd.	107,072	51,773	146,490	67,915	56	95
		2	Philippine National Bank	0	0	212	473	0	0
NEW YORK	New York	1	Bahrain Middle East Bank (x)	121,175	96,349	128,599	101,464	15,059	30,231
		2	Banca Serfin (x)	192,306	188,631	395,543	378,308	11,977	17,894
		3	Banco Atlantico (x)	62,008	21,398	255,114	107,949	82,558	65,124
		4	Banco de la Provincia de Buenos Aires (x)	14,578	3,474	300,355	222,108	9,876	6,132
		5	Banco de Venezuela (x)	1,553	1,620	25,373	5,316	25,011	1,629
		6	Banco Fonsecas & Burnay (x)	53,022	51,603	168,915	188,228	82,946	151,539
		7	Banco Industrial de Venezuela (x)	13,104	15,364	451,737	479,954	125,912	142,796
		8	Banco Internacional (x)	25,672	13,435	427,175	471,351	148,253	146,209
		9	Banco Latinoamericano de Exportaciones (x)	0	0	116,977	0	0	0
		10	Banco Mercantil (x)	1,967	5,108	46,276	16,217	29,464	5,347
		11	Banco Mexicano (x)	14,813	0	21,453	19,630	408	177
		12	Banco Nacional de Mexico (x)	379,437	140,274	867,603	916,298	72,649	26,407
		13	Banco Totta & Acores (x)	134,089	58,573	237,465	169,921	109,905	58,757
		14	Bancomer (x)	276,717	380,895	585,866	610,296	430,099	416,386
		15	Bangkok Metropolitan Bank Ltd. (x)	21,577	18,871	212,488	162,637	60,059	82,350
		16	Bank Dagang Negara	12,557	10,427	160,905	89,864	118,766	23,849
		17	Bank Leumi le-Israel	1,950	1,950	15,080	24,143	0	0
		18	Bank Melli Iran	24	13	7,125	5,722	1,691	1,720
		19	Bank of Credit & Commerce International (x)	46,316	40,871	204,056	293,528	169,295	241,198
		20	Bank Rakyat Indonesia (x)	46,530	0	230,176	26,127	183,527	1,191
		21	Bank Sederat Iran	0	0	8,701	4,663	2,435	740
		22	Bank Sepah Iran	0	0	41	107	7	34
		23	Banque Internationale pour L'Afrique Occidentale (H)	1,626	1,928	5,139	3,707	1,944	59
		24	Credit Nacional	25,782	0	26,783	0	0	0
		25	Development Bank of Singapore Ltd. (x)	9,879	663	288,598	130,596	62,639	3,352
		26	Hanil Bank Ltd. (x)	57,515	69,819	275,964	193,151	47,432	12,539
		27	International Commercial Bank of China (H,x)	120,399	166,602	1,751,290	2,063,833	52,378	49,775
		28	London & Continental Bankers	0	0	387	397	0	0
		29	Multibanco Comermex (x)	79,965	82,345	348,809	458,759	204,251	206,033

Data Sources: Compiled from data taken from **American Banker** questionnaire and the **Federal Reserve Board's** report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1989. All data are as of June 30. **C&I loans** are commercial and industrial loans. **(x)**— Has a international banking facility (IBF) office. **(H)**— Office is located in the bank's home state. **N.A.**— not available.

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U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits
June 30, 1989, Compared with June 30, 1988 (Dollar Figures in Thousands)

				C&I Loans		Assets		Deposits	
				6/30/89	6/30/88	6/30/89	6/30/88	6/30/89	6/30/88
NEW YORK (Continued)		30	Saudi European Bank (x)	53,855	114,141	75,724	149,811	1,000	0
		31	Shizuoka Bank Ltd.	0	0	215,870	0	79,000	0
		32	State Bank of South Australia (x)	0	0	3,810	0	0	0
		33	State Bank Victoria	0	0	114,123	56,440	239	118
		34	United Mizrahi Bank Ltd.	717	7,905	1,540	8,817	0	0
		35	United Overseas Bank Ltd. (x)	1,144	3,795	7,004	6,006	195	617
TEXAS	Dallas	1	Sanwa Bank Ltd.	326,334	57,270	491,138	185,915	0	3
	Houston	1	Algemene Bank Nederland Inc.	157,751	168,435	204,579	204,054	31	304
		2	Australia & New Zealand Banking Group	0	0	109	55	0	0
		3	Banco Nacional de Mexico	104,659	77,077	115,847	82,932	46,643	0
		4	Banco di Roma	20,000	0	20,079	0	0	0
		5	Bank of Montreal	0	0	0	0	0	0
		6	Banque Indosuez	0	0	1,769	638	0	0
		7	Banque Paribas	305,835	285,512	323,499	301,234	0	1,177
		8	Fuji Bank Ltd.	301,740	170,500	334,122	219,143	31	32
		9	Hongkong & Shanghai Banking Corp.	6,954	24,889	27,883	73,789	107	204
		10	Mitsubishi Bank Ltd.	239,360	71,533	462,210	372,354	154	86
		11	Societe Generale	109,802	191,821	236,949	249,272	0	0
		12	Sumitomo Bank Ltd.	110,364	83,440	264,371	254,019	4,130	49
		13	Swiss Bank Corp.	164,910	217,243	254,075	305,641	0	0
		14	Union Bank of Switzerland	0	21,046	970	22,186	0	25

Data Sources: Compiled from data taken from **American Banker** questionnaire and the **Federal Reserve Board's** report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1989. All data are as of June 30. **C&I loans** are commercial and industrial loans. **(x)**— Has a international banking facility (IBF) office. **(H)**— Office is located in the bank's home state. **N.A.**— not available.

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C&I Loans Outstanding at Foreign Banks' Edge Banks

Listed Alphabetically with C&I Loans, Assets, and Deposits on June 30, 1989, Compared with June 30, 1988
(Dollar Amounts in Thousands)

Name and Location of Edge Subsidiary Name of Parent	C&I Loans Outstanding		Total Assets		Total Deposits		Deposit Rank
	6/30/89	6/30/88	6/30/89	6/30/88	6/30/89	6/30/88	12/31/88
ABN Bank International USA, Chicago (h) Algemene Bank Nederland, Amsterdam, Netherlands	0	0	5,151	6,039	0	0	58
ABN Bank International USA, Houston (b) Algemene Bank Nederland, Amsterdam, Netherlands	310	548	29,849	16,787	19,922	16,538	58
BNP International Corp., Houston Banque Nationale de Paris	2,987	2,497	10,527	5,706	5,603	1,926	13
Banco Cafetero International Corp., Miami Banco Cafetero, Bogota, Colombia	44,705	47,313	213,588	138,974	166,472	125,191	
Banco Latino International, Miami Banco Latino, Caracas, Venezuela	31,348	29,343	183,424	180,283	165,873	152,331	
Banco Real International, Inc., Chicago (h) Banco Real, Sao Paulo, Brazil	0	750	6,103	6,018	17	95	
Banco Real International, Inc., Houston (b) Banco Real, Sao Paulo, Brazil	300	300	4,966	5,304	4,878	5,233	
Banco de Bogota International Corp., Miami Banco de Bogota, Colombia	6,489	2,993	43,056	34,471	37,732	31,823	
Banco de Santander International Inc., Miami Banco de Santander, Spain	12,111	4,677	572,492	511,855	536,022	483,584	143
Banco de Venezuela International, Miami (h) Banco de Venezuela, Caracas	9,778	6,571	323,524	269,922‡	269,541‡	237,952	
Banco de Venezuela International, New York (b) Banco de Venezuela, Caracas	32,733	87,532	130,005	110,235	80,487	77,256	
Bank of California International, New York (b) Mitsubishi Bank Ltd., Tokyo	2,023	1,721	163,282	148,913	162,126	147,223	4
Bank of California International, San Francisco (h) Mitsubishi Bank Ltd., Tokyo	0	0	10,399	318	0	0	4
Bank of Oman Overseas (USA), New York Bank of Oman, Ltd., Dubai, U.A.E.	10,133	9,121	20,671	26,361	12,882	13,406	803
Bank of Tokyo International USA, Coral Gables, Fla. Bank of Tokyo Ltd.	1,097	1,562	15,703	16,603	10,286	11,211	22
Consolidado International Bank, New York Banco Consolidado, Caracas, Venezuela	27,484	9,154	129,983	140,742	118,816	125,140	
Fuji Bank International, Inc., San Francisco Fuji Bank Ltd., Tokyo	0	0	9,687	8,750	3,967	3,007	3
Harris Bank International Corp., New York Bank of Montreal	5,998	810	458,256	137,407	166,143	88,282	59
IBJ Schroder International Bank, Miami Industrial Bank of Japan Ltd., Tokyo	6,365	3,966	74,947	30,877	65,906	24,282	6
Indosuez Bank International, Houston Banque Indosuez, Paris	0		2,649		0		99
Marine Midland International Bank, Miami Hongkong & Shanghai Banking Corp., Hong Kong	4,138	5,715	414,504	175,330	385,716	149,648	28
National Westminster USA International Bank, Miami National Westminster Bank Plc, London	30,935	18,926	348,331	222,839	310,226	190,035	16
Petra International Banking Corp., Washington, D.C. Petra Bank, Amman, Jordan	30,941	40,607	82,057	76,650	25,916	25,713	
Societe Generale International, Inc., Houston Societe Generale, Paris	32,249	8,758	33,797	10,392	0	0	24
Tokyo Bancorp International (Houston) (a) Bank of Tokyo Ltd.	5,608	4,026	6,563	10,325	1,457	4,885	22
Union Chelsea International Corp., Miami Banco Union, Caracas, Venezuela	440	2,666	56,793	50,531	53,033	47,030	

Source of data: Regulatory report of condition submitted to the **Federal Reserve Board** by Edge Act banks. **Deposit rank** is parent's rank among world commercial banks on 12/88. **(a)**— An agreement corporation. **(b)**— Branch office. **(h)**— Head office. **N.A.**— Not available. **Please note:** Some of the Edge banks in this listing are direct subsidiaries of U.S. commercial banks, which are in turn owned by the foreign banks listed here. **(‡)**— Revised since Feb. 27, 1990, publication, for computer typesetting error.

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U.S. Offices of Foreign Banks

Listed Alphabetically by Country and Parent (Dollar Amounts in Millions)

Home Country and Parent Parent Company's Assets 12/31/88		No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
ARGENTINA	**Banco Rio de la Plata, Buenos Aires**	6/30/89	1	7.9	76.4	17.9	5.7	NY*(B)
1,335		6/30/88	1	5.8	65.7	7.0	7.5	
	Banco de la Nacion Argentina, Buenos Aires	6/30/89	3	124.3	671.6	229.0	5.3	SF(A);MIA(A);NY*(B)
12,758		6/30/88	3	73.9	484.3	138.8	6.9	
	Banco de la Provincia de Buenos Aires	6/30/89	1	14.6	300.4	9.9	5.7	NY(A)
5,243		6/30/88	1	3.5	222.1	6.1	6.2	
AUSTRALIA	**Australia & New Zealand Bkg Gp Ltd., Melbourne**	6/30/89	4	352.2	867.2	62.6	1.9	LA(A);CHI(B);NY*(B);HOU(A)
44,910		6/30/88	4	400.7	843.2	241.1	2.2	
	Commonwealth Bank of Australia, Sydney	6/30/89	3	35.4	321.2	44.1	1.0	LA(A);CHI(B);NY*(B)
32,915		6/30/88	3	72.1	267.6	48.3	1.0	
	National Australia Bank Ltd., Melbourne	6/30/89	3	189.1	1,402.3	75.3	3.4	LA(A);CHI(B);NY*(B)
40,807		6/30/88	3	481.1	836.3	143.2	2.5	
	State Bank Victoria, Melbourne	6/30/89	1	0.0	114.1	0.2	0.7	NY(A)
15,964		6/30/88	1	0.0	56.4	0.1	0.5	
	State Bank of New South Wales, Sydney	6/30/89	1	23.9	188.0	76.4	2.3	NY*(B)
8,137		6/30/88	1	58.1	185.5	39.3	3.0	
	State Bank of South Australia, Adelaide	6/30/89	1	0.0	3.8	0.0	—	NY(A)
8,759		6/30/88						
	Westpac Banking Corp., Sydney	6/30/89	4	75.4	1,828.3	1,477.6	3.0	LA(B);SF(B);CHI(B);NY*(B)
60,072		6/30/88	4	118.3	1,332.6	902.4	3.0	
AUSTRIA	**Creditanstalt-Bankverein, Vienna, Austria**	6/30/89	1	113.2	377.7	155.6	1.0	NY*(B)
39,407		6/30/88	1	97.1	337.3	200.4	0.8	
	Girozentrale und Bank der Osterreichischen Sparkassen, Vienna	6/30/89	1	2.6	648.2	559.4	2.8	NY*(B)
22,839		6/30/88	1	0.0	640.2	464.6	2.7	
	Oesterreichische Laenderbank, Vienna	6/30/89	1	9.5	609.0	381.7	2.9	NY*(B)
20,777		6/30/88	1	1.1	346.6	291.8	1.6	
BAHRAIN	**Arab Banking Corp., Manama**	6/30/89	1	49.0	396.9	297.6	2.1	NY*(B)
19,127		6/30/88	1	50.6	330.8	298.2	1.9	
	Bahrain Middle East Bank, Manama	6/30/89	1	121.2	128.6	15.1	25.0	NY(A)
514		6/30/88	1	96.3	101.5	30.2	20.2	
	Gulf International Bank, Manama	6/30/89	1	0.0	275.2	257.2	3.0	NY*(B)
9,141		6/30/88	1	0.0	563.6	98.0	6.3	
BELGIUM	**ASLK-CGER Bank, Brussels**	6/30/89	1	0.0	7.0	0.0	—	NY*(B)
36,517		6/30/88						
	Banque Bruxelles Lambert, Brussels	6/30/89	1	9.4	843.3	587.4	1.9	NY*(B)
45,143		6/30/88	1	94.0	648.4	415.4	1.3	
	Generale Banque, Brussels	6/30/89	2	57.1	1,727.3	1,562.2	2.8	NY*(B);NY*(I)
62,006		6/30/88	2	66.1	1,562.5	1,399.7	2.4	
	Kredietbank N.V., Brussels	6/30/89	1	28.7	584.4	44.2	1.5	NY*(B)
38,639		6/30/88	1	48.2	466.6	22.7	1.4	
BRAZIL	**Banco Bamerindus do Brasil, Curitiba**	6/30/89	1	22.1	72.8	27.9	0.9	NY*(B)
7,703		6/30/88	1	16.6	65.9	12.4	—	
	Banco Bandeirantes, Sao Paulo	6/30/89	1	0.0	5.7	0.0	1.1	NY*(B)
521		6/30/88	1	0.0	5.0	0.0	—	
	Banco Brasileiro de Descontos, Sao Paulo	6/30/89	1	5.9	66.1	25.9	0.5	NY*(B)
14,434		6/30/88	1	3.0	95.1	26.3	0.7	
	Banco Economico, Salvador	6/30/89	1	1.6	54.7	4.8	2.9	NY*(B)
1,919		6/30/88	1	4.1	45.4	1.8	1.4	
	Banco Itau, Sao Paulo	6/30/89	1	12.9	64.0	0.3	0.7	NY*(B)
9,340		6/30/88	1	17.9	73.8	1.7	0.8	
	Banco Mercantil de San Paulo	6/30/89	1	11.7	94.2	0.0	5.7	NY*(B)
1,645		6/30/88	1	26.6	98.9	0.1	6.2	
	Banco Nacional, Rio de Janeiro	6/30/89	2	33.1	221.9	147.1	—	MIA(A);NY*(B)
N.A.		6/30/88	2	28.6	146.8	116.2	4.4	
	Banco Real, Sao Paulo	6/30/89	6	45.6	523.7	63.6	10.5	LA(A);DC(B);MIA(A);CHI(E)
5,006		6/30/88	6	60.8	451.6	50.8	9.6	NY*(B);HOU(E)
	Banco Safra, Sao Paulo	6/30/89	1	21.2	512.9	433.9	19.2	NY(C)
2,675		6/30/88	1	11.2	315.9	275.0	11.8	
	Banco de Credito Nacional, Sao Paulo	6/30/89	1	37.8	223.9	2.9	8.0	NY*(B)
2,816		6/30/88	1	65.6	269.6	22.6	20.3	
	Banco do Brasil, Brasilia	6/30/89	4	165.6	1,883.8	551.8	2.3	LA*(A);SF*(A);MIA(A);NY(B)
83,475		6/30/88	4	73.7	1,772.4	457.2	2.3	
	Banco do Estado de Sao Paulo	6/30/89	3	111.0	758.6	305.0	7.7	SF(A);MIA(A);NY*(B)
9,854		6/30/88	3	104.4	560.1	80.3	6.1	
	Banco do Estado do Parana, Curitiba	6/30/89	1	0.1	15.4	15.3	—	NY*(B)
N.A.		6/30/88	1	0.2	19.2	14.3	—	
	Banco do Estado do Rio Grande do Sul, Porto Allegre	6/30/89	1	1.7	22.5	0.0	—	NY*(B)
N.A.		6/30/88	1	0.0	35.4	0.6	—	
	Banco do Estado do Rio de Janeiro	6/30/89	1	0.0	36.6	21.0	—	NY*(B)
N.A.		6/30/88	1	0.0	37.5	31.1	—	
	Uniao de Bancos Brasileros, Rio de Janiero	6/30/89	1	7.8	126.5	16.8	—	NY*(B)
N.A.		6/30/88	1	9.0	115.6	6.5	2.8	
CANADA	**Bank of Montreal**	6/30/89	16	5,408.9	18,936.0	9,666.6	30.7	Phoenix, Ariz.(C);LA(C);CHI*(B);CHI*(C)
61,616		6/30/88	14	5,374.6	18,588.9	10,793.2	30.2	Barrington, Ill.*(C);Batavia, Ill.(C) Glencoe, Ill.*(C);Hinsdale, Ill.*(C) Naperville, Ill.*(C);Roselle, Ill.*(C) St. Charles, Ill.*(C);Summit, Ill.*(C) Wilmette, Ill.*(C);Winnetka, Ill.*(C) NY(B);HOU(A)
	Bank of Nova Scotia, Toronto	6/30/89	9	2,621.1	8,123.0	3,218.4	14.4	SF(A);ATL(A);BOS(B);NY*(B)
56,460		6/30/88	9	3,641.8	10,370.0	2,852.8	20.1	Portland, Ore.(B);San Juan, P.R.(C) Charlotte Amalie, V.I.(3B)
	Canadian Imperial Bank of Commerce, Toronto[1]	6/30/89	9	1,037.7	3,899.3	1,477.2	5.5	LA(A);LA(C);SF(A);ATL(A);CHI(B)
71,336		6/30/88	9	1,396.2	5,764.3	2,122.9	9.2	NY*(B);NY*(C);Portland, Ore.(B); SEA(B)
	National Bank of Canada, Montreal	6/30/89	4	141.3	1,298.2	1,110.8	5.6	Irvine, Calif.(A);LA(A);CHI(B);NY*(B)
23,335		6/30/88	2	189.1	1,551.7	1,060.9	6.8	
	Royal Bank of Canada, Montreal	6/30/89	8	1,166.6	4,467.1	2,767.0	5.0	SF(A);MIA(A);NY*(2B);NY*(C);Portland(B)
90,024		6/30/88	8	1,480.5	4,958.5	2,869.5	6.9	Halo Rey, P.R.(B);Santurce, P.R.(C)
	Toronto Dominion Bank	6/30/89	4	823.3	5,642.9	1,070.0	13.1	ATL(A);CHI(B);NY*(B);NY*(C)
43,102		6/30/88	4	908.6	4,835.3	2,139.6	12.8	

U.S. Offices of Foreign Banks

Listed Alphabetically by Country and Parent (Dollar Amounts in Millions)

Home Country and Parent Parent Company's Assets 12/31/88		No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
CAYMAN ISLES	**Atlantic Security Bank**	6/30/89	1	33.8	119.6	103.3	34.4	MIA(A)
348		6/30/88	1	39.1	103.3	88.8	38.7	
CHILE	**Banco de Chile, Santiago**	6/30/89	1	5.3	95.1	82.6	2.0	NY*(B)
4,805		6/30/88	1	6.5	80.6	55.4	1.2	
CHINA	**Bank of China, Peking**	6/30/89	3	163.6	805.1	295.3		LA(B);NY*(2B)
N.A.		6/30/88	2	99.5	518.2	138.8		
COLOMBIA	**Banco Cafetero, Bogota**	6/30/89	1	44.7	213.6	166.5	16.7	MIA(E)
1,262		6/30/88	1	47.3	139.0	125.2		
	Banco Colpatria, Bogota	6/30/89	1	0.1	3.0	0.0	2.2	MIA(A)
134		6/30/88	1	0.1	3.0	0.0	2.4	
	Banco Ganadero, Bogota	6/30/89	1	4.7	141.7	135.7		MIA(A)
N.A.		6/30/88	1	7.6	135.6	133.7	14.2	
	Banco de Bogota	6/30/89	3	111.1	320.4	249.8	31.8	MIA(E);NY*(B);NY*(C)
1,009		6/30/88	3	61.2	283.9	219.4	27.3	
	Banco de Colombia, Bogota	6/30/89	1	46.7	197.0	179.0		MIA*(C)
N.A.		6/30/88	1	44.2	207.4	189.6	16.1	
DENMARK	**Aktivbanken, Vejle**	6/30/89	2	118.2	321.2	232.5	18.6	Long Beach, Calif *(A);Long Beach, Calif *(C)
1,729		6/30/88	2	87.7	299.8	225.1	20.2	
	Copenhagen Handelsbank	6/30/89	2	62.3	128.3	3.5	0.7	LA(A);NY*(B)
17,936		6/30/88	2	88.4	294.6	2.5	1.6	
	Danske Bank, Copenhagen	6/30/89	1	18.6	719.1	52.8	3.1	NY*(B)
23,263		6/30/88	1	23.1	704.5	23.2	3.1	
	Privatbanken, Copenhagen	6/30/89	1	77.7	372.5	84.6	2.5	NY*(B)
14,871		6/30/88	1	32.0	196.1	76.6	1.2	
	Provinsbanken, Aarhus	6/30/89	1	235.3	457.3	205.3	4.9	NY*(B)
9,276		6/30/88	1	262.0	454.3	313.8	4.8	
ECUADOR	**Banco del Pacifico, Guayaquil**	6/30/89	1	6.9	141.6	129.6	59.0	MIA*(C)
240		6/30/88	1	11.3	135.3	127.6	41.1	
	Banco del Pichincha, Quito	6/30/89	1	3.1	79.2	25.7	44.5	MIA(A)
178		6/30/88	1	2.6	32.3	13.8	12.6	
EGYPT	**Arab African International Bank, Cairo**	6/30/89	1	0.0	171.9	36.6	6.9	NY*(B)
2,479		6/30/88	1	0.0	203.1	25.4	5.5	
EL SALVADOR	**Banco Agricola Commercial de El Salvador, San Salvador**	6/30/89	2	0.0	0.9	0.0	0.3	LA(A);SF(A)
276		6/30/88	2	0.0	0.9	0.0		
FINLAND	**Kansallis-Osake-Pankki, Helsinki**	6/30/89	1	52.0	884.2	194.7	2.6	NY*(B)
34,648		6/30/88	1	28.5	434.7	149.3	1.5	
	Union Bank of Finland, Ltd.	6/30/89	2	215.3	1,750.8	687.3	5.5	NY(I);NY*(B)
31,828		6/30/88	2	166.1	941.6	458.5	3.3	
FRANCE	**BAII Bank Group, Paris**	6/30/89	1	22.4	346.1	70.2		NY(I)
		6/30/88	1	29.4	425.1	35.0		
	Banque Francaise du Commerce Exterieur, Paris	6/30/89	2	130.9	710.7	371.4	1.9	SF(A);NY*(B)
36,624		6/30/88	2	97.3	1,089.9	290.2	2.8	
	Banque Indosuez, Paris	6/30/89	5	347.1	2,349.6	727.5	4.9	LA(B);CHI(B);NY*(B);HOU(A);HOU(E)
47,560		6/30/88	4	398.0	3,656.1	2,033.8		
	Banque Internationale pour L'Afrique Occidentale, Paris	6/30/89	1	1.6	5.1	1.9		NY*(A)
N.A.		6/30/88	1	1.9	3.7	0.1	0.1	
	Banque Nationale de Paris²	6/30/89	8	2,011.9	9,261.3	5,230.3	4.8	LA(A);SF(C);SF(A);MIA(A)
194,516		6/30/88	8	1,709.0	8,309.3	4,538.1	4.5	CHI(B);NY*(B);NY*(I);HOU(E)
	Banque Paribas, Paris	6/30/89	4	663.7	1,978.7	738.4	2.7	LA(A);CHI(B);NY*(B);HOU(A)
72,144		6/30/88	4	750.4	2,256.5	884.2	3.1	
	Banque Sudameris, Paris	6/30/89	1	58.0	676.0	587.0	12.1	MIA(A)
5,574		6/30/88	1	116.1	614.4	496.5	12.0	
	CIC-Union Europeenne, International et Cie, Paris	6/30/89	1	603.2	1,197.2	803.7	15.7	NY*(B)
7,633		6/30/88	1	317.8	1,319.2	857.2	18.0	
	Credit Agricole Mutuel, Paris	6/30/89	2	84.3	672.9	196.0	0.3	CHI*(B);NY(B)
207,988		6/30/88	2	165.2	423.8	152.3	0.2	
	Credit Commercial de France, Paris	6/30/89	1	51.2	455.2	202.7	1.2	NY*(B)
38,038		6/30/88	1	137.3	484.4	407.8	1.3	
	Credit Lyonnais, Paris	6/30/89	5	633.3	8,236.1	4,441.4	4.7	LA*(B);SF*(A);MIA(A);CHI(B);NY(B)
176,663		6/30/88	5	766.9	5,311.5	2,895.2	3.1	
	Credit Nacional, Paris	6/30/89	1	25.8	26.8	0.0		NY(A)
N.A.		6/30/88						
	Credit du Nord, Lille	6/30/89	1	0.5	255.6	239.0	1.3	NY*(B)
19,718		6/30/88	1	5.5	186.0	168.8	0.9	
	Saudi European Bank, Paris	6/30/89	1	53.9	75.7	1.0	17.9	NY(A)
424		6/30/88	1	114.1	149.8	0.0	23.4	
	Societe Generale, Paris	6/30/89	5	445.8	4,088.2	2,915.9	2.8	LA(B);CHI(B);NY*(B);HOU(A);HOU(E)
143,857		6/30/88	5	390.1	2,903.2	2,314.9	1.9	
GERMANY	**Bank fuer Gemeinwirtschaft, Frankfurt**	6/30/89	1	5.1	293.1	146.0	0.8	NY*(B)
35,958		6/30/88	1	1.2	245.8	120.8	0.7	
	Bayerische Hypotheken -und Wechsel Bank, Munich	6/30/89	1	9.8	268.8	247.3	0.4	NY*(B)
75,897		6/30/88	1	7.0	320.0	303.0	0.4	
	Bayerische Landesbank Girozentrale, Munich	6/30/89	1	0.6	1,254.5	1,222.0	1.8	NY*(B)
71,696		6/30/88	1	3.1	785.6	755.6	1.0	
	Bayerische Vereinsbank, Munich	6/30/89	4	219.8	1,619.9	1,294.8	1.8	LA*(A);ATL(A);CHI(B);NY(B)
90,985		6/30/88	4	167.1	1,239.4	490.3	1.3	
	Berliner Handels und-Frankfurter Bank, Frankfurt	6/30/89	1	125.3	320.0	232.0	1.7	NY*(B)
18,777		6/30/88	1	165.6	262.4	175.7	1.4	
	Commerzbank, Frankfurt	6/30/89	4	929.6	3,808.5	2,402.9	3.6	LA(B);ATL(A);CHI(B);NY*(B)
100,815		6/30/88	4	900.6	3,362.0	2,200.7	3.3	
	Deutsch Suedamerikanische Bank, Hamburg	6/30/89	1	69.3	1,188.9	1,104.1	30.3	MIA(A)
3,920		6/30/88	1	86.9	1,791.7	999.0	41.6	
	Deutsche Bank, Frankfurt	6/30/89	2	361.0	1,985.0	237.5	1.2	CHI(B);NY*(B)
170,290		6/30/88	1	402.5	1,726.4	418.1	1.0	
	Deutsche Genossenschaftsbank, Frankfurt	6/30/89	3	144.3	848.3	581.6	1.1	LA*(B);ATL(A);NY(B)
73,789		6/30/88	2	144.4	741.8	288.7	0.9	
	Dresdner Bank, Frankfurt	6/30/89	3	497.1	911.3	204.4	0.7	LA*(A);CHI(B);NY(B)
129,340		6/30/88	3	459.9	1,076.5	239.6	0.8	

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GERMANY (Continued)	**Hessische Landesbank Girozentrale, Frankfort**	6/30/89	1	3.1	157.0	119.2	0.4	NY*(B)
	38,748	6/30/88	1	0.0	47.6	4.9	0.1	
	Vereins und Westbank, Hamburg	6/30/89	1	162.7	524.2	453.2	4.7	MIA(A)
	11,150	6/30/88	1	225.1	445.4	212.7	3.8	
	Westdeutsche Landesbank Girozentrale, Duesseldorf	6/30/89	1	226.8	1,341.0	583.8	1.5	NY*(B)
	92,100	6/30/88	1	172.3	1,495.8	718.7	1.5	
GREECE	**National Bank of Greece, Athens**	6/30/89	4	245.9	1,222.6	973.0	4.7	CHI(B);BOS*(2B);NY(C)
	25,923	6/30/88	4	187.2	1,205.6	854.9	4.7	
HONG KONG	**Bank of East Asia Ltd.**	6/30/89	2	19.0	160.6	22.1	4.4	NY*(2B)
	3,673	6/30/88	1	17.6	118.7	24.2	4.0	
	Chekiang First Bank Ltd.	6/30/89	1	17.8	167.4	165.3	10.6	SF(A)
	1,587	6/30/88	1	17.1	106.4	103.4	8.5	
	Dah Sing Bank Ltd.	6/30/89	1	0.0	12.8	12.6	1.7	SF(B)
	740	6/30/88	1	0.4	5.8	2.8	1.7	
	Hang Seng Bank Ltd.	6/30/89	1	20.7	203.3	182.7	1.2	NY*(B)
	16,597	6/30/88	1	20.5	173.2	141.8	1.3	
	Hongkong & Shanghai Banking Corp.	6/30/89	18	6,457.1	25,380.0	18,490.2	22.4	LA(B);SF(B);Wilmington, Del.(C); Agana, Guam(B);CHI(B);Buffalo, N.Y.*(C); NY*(9B);Portland, Ore.(B);HOU(A);SEA(B)
	113,115	6/30/88	20	7,098.1	26,586.5	19,115.9	25.1	
	Ka Wah Bank Ltd.	6/30/89	2	29.3	127.5	144.5	12.0	LA*(B);NY(B)
	1,065	6/30/88	2	18.4	94.9	62.6		
	Liu Chong Hing Bank	6/30/89	1	3.0	43.0	39.7	4.2	SF(A)
	1,029	6/30/88	1	0.6	30.3	29.7	3.7	
	Nanyang Commercial Bank Ltd.	6/30/89	1	23.5	36.9	23.0	0.9	SF*(B)
	3,946	6/30/88	1	20.2	28.0	14.9		
	Shanghai Commercial Bank Ltd.	6/30/89	2	55.7	254.6	237.4	9.7	SF(A);NY(B)
	2,623	6/30/88	2	38.6	195.3	183.2	8.6	
	Wing Lung Bank Ltd.	6/30/89	1	2.1	13.8	10.9	0.8	LA*(B)
	1,667	6/30/88	1	5.2	22.4	11.5	1.6	
INDIA	**Bank of Baroda, Bombay**	6/30/89	1	22.8	61.1	29.9	0.8	NY*(B)
	7,578	6/30/88	1	26.0	71.1	21.4	1.0	
	Bank of India, Bombay	6/30/89	2	147.2	225.5	111.0	2.4	SF(A);NY*(B)
	9,291	6/30/88	2	133.5	210.1	63.2	2.4	
	State Bank of India, Bombay	6/30/89	6	138.2	374.5	104.2	0.8	LA(A);LA(C);CHI(B);NY*(3B)
	44,667	6/30/88	6	157.0	397.3	123.0	1.0	
INDONESIA	**Bank Bumi Daya, Jakarta**	6/30/89	1	114.9	473.8	356.0	7.3	NY*(B)
	6,450	6/30/88	1	132.1	463.5	318.1	8.0	
	Bank Dagang Negara, Jakarta	6/30/89	2	168.3	594.6	635.9	10.1	LA(A);NY(A)
	5,869	6/30/88	2	34.8	226.1	70.6		
	Bank Ekspor Impor Indonesia, Jakarta	6/30/89	1	48.2	450.4	378.0		NY*(B)
	N.A.	6/30/88	1	23.9	625.4	590.6		
	Bank Negara Indonesia 1946, Jakarta	6/30/89	1	295.6	806.5	477.9	9.3	NY*(B)
	8,678	6/30/88	1	64.4	445.2	247.6		
	Bank Rakyat Indonesia, Jarkarta	6/30/89	1	46.5	230.2	183.5	3.7	NY(A)
	6,183	6/30/88	1	0.0	26.1	1.2	0.6	
	PT Bank Central Asia, Jakarta	6/30/89	1	37.1	85.8	27.1	6.3	NY*(B)
	1,357	6/30/88	1	34.6	84.8	26.7	9.2	
	PT Bank Niaga, Jakarta	6/30/89	1	71.7	97.5	61.3		LA(A)
	N.A.	6/30/88	1	29.0	47.8	38.5		
IRAN	**Bank Melli Iran, Tehran**	6/30/89	2	0.0	12.7	1.8		LA(A);NY(A)
	53,062	6/30/88	2	0.0	9.0	1.8		
	Bank Sederat Iran, Tehran	6/30/89	1	0.0	8.7	2.4		NY(A)
	39,180	6/30/88	1	0.0	4.7	0.7		
	Bank Sepah, Tehran	6/30/89	1	0.0	0.0	0.0		NY(A)
	N.A.	6/30/88	1	0.0	0.1	0.0		
IRELAND	**Allied Irish Banks Plc, Dublin**	6/30/89	4	1,410.8	6,654.3	4,916.8	31.6	Millsboro, Del.(C);CHI(B)
	21,039	6/30/88	4	1,204.5	6,095.2	4,535.6	39.3	Baltimore, Md.*(C);NY(B)
	Bank of Ireland, Dublin	6/30/89	7	299.8	1,515.7	1,269.9	9.6	Portland, Me.(C);Exeter, N.H.*(C); Keene, N.H.*(C);Lebanon, N.H.*(C); Manchester, N.H.*(C);Wolfeboro, N.H.*(C); NY(B)
	15,854	6/30/88	1	26.8	245.3	101.0	1.7	
ISRAEL	**Bank Hapoalim, Tel-Aviv**	6/30/89	11	728.4	2,467.9	1,933.7	7.0	LA*(2B);SF*(B);Miami Beach, Fla.(A);CHI(B)
	35,362	6/30/88	11	719.8	1,971.0	1,560.0	6.5	BOS(B);NY(4B);PHI(B)
	Bank Leumi le-Israel, Tel-Aviv	6/30/89	8	1,534.6	4,067.6	3,670.8	13.5	LA*(3B);Miami Beach, Fla.(A);CHI(B);NY(A)
	30,071	6/30/88	8	1,543.7	3,666.6	3,314.5	14.3	NY(C);PHI(B)
	Israel Discount Bank, Tel-Aviv	6/30/89	5	831.7	5,004.8	4,584.3	31.0	Beverly Hills, Calif.(A);MIA(A)
	16,126	6/30/88	5	795.5	4,509.8	4,121.2	33.2	Miami Beach, Fla.(A);NY*(B);NY*(C)
	United Mizrahi Bank Ltd., Tel-Aviv	6/30/89	3	113.7	642.0	478.4	8.5	LA*(B);NY*(C);NY(A)
	7,565	6/30/88	3	156.1	698.7	431.0	10.7	
ITALY	**Banca Commerciale Italiana, Milan**	6/30/89	3	904.6	3,710.2	310.1	5.9	LA(A);CHI(B);NY*(B)
	62,834	6/30/88	3	971.0	3,161.6	349.1	5.0	
	Banco Nazionale del Lavoro, Rome	6/30/89	5	1,140.7	9,058.4	646.0	10.0	LA(A);MIA(A);ATL(A);CHI(B);NY*(B)
	91,025	6/30/88	5	911.2	8,452.5	3,122.1	9.0	
	Banco Nazionale dell Agricoltura, Rome	6/30/89	1	107.6	710.3	297.6	3.1	NY*(B)
	22,789	6/30/88	1	153.7	1,117.0	739.5	4.9	
	Banco Popolare di Milano, Milan	6/30/89	1	591.4	1,457.8	1,161.3	7.3	NY*(B)
	19,894	6/30/88	1	542.3	1,334.1	792.1	6.6	
	Banco di Napoli, Naples	6/30/89	1	2,634.5	7,652.6	4,076.0	13.3	NY*(B)
	57,333	6/30/88	1	2,330.2	5,135.5	2,924.9	8.5	
	Banco di Roma	6/30/89	5	2,101.8	8,786.1	3,467.7	16.1	SF(A);CHI(B);CHI(C);NY*(B);HOU(A)
	54,599	6/30/88	4	1,849.4	7,677.1	3,355.1		
	Banco di Santo Spirito, Rome	6/30/89	1	104.2	567.2	73.8	3.0	NY*(B)
	18,950	6/30/88	—	—	—	—		
	Banco di Sicilia, Palermo	6/30/89	2	372.9	1,202.1	92.3	3.9	LA(A);NY*(B)
	30,955	6/30/88	2	285.9	961.8	31.2	3.0	
	Cassa di Risparmio delle Provincie Lombarde, Milan	6/30/89	1	205.0	940.8	700.6	1.4	NY*(B)
	65,411	6/30/88	1	216.0	905.4	712.4	1.4	
	Cassa di Risparmio di Torino, Turin	6/30/89	1	434.0	1,641.0	156.5	9.8	NY*(B)
	16,871	6/30/88	1	305.4	1,229.2	112.2	7.0	

U.S. Offices of Foreign Banks

Listed Alphabetically by Country and Parent (Dollar Amounts in Millions)

Home Country and Parent Parent Company's Assets 12/31/88		No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
ITALY (Continued)	**Credito Italiano, Milan**						
56,882		6/30/89	2	341.9	2,175.1	177.1	3.8	LA(A),NY*(B)
		6/30/88	2	253.4	1,890.3	182.8	3.6	
	Istituto Bancario San Paolo di Torino, Turin						
81,699		6/30/89	3	1,237.2	4,981.6	1,491.1	6.1	LA*(C),LA*(B),NY(B)
		6/30/88	3	937.6	3,841.7	919.4	47.8	
	Monte dei Paschi di Siena						
66,489		6/30/89	1	321.2	2,222.7	395.8	3.3	NY*(B)
		6/30/88	1	392.3	2,137.3	284.2	3.4	
JAPAN	**Ashikaga Bank, Ltd., Utsunomiya**						
42,820		6/30/89	1	107.4	313.5	236.5	0.7	NY*(B)
		6/30/88						
	Bank of Fukuoka, Ltd.						
38,536		6/30/89	1	25.0	341.2	208.3	0.9	NY*(B)
		6/30/88						
	Bank of Kyoto, Ltd.						
22,192		6/30/89	1	12.1	283.0	445.9	1.2	NY*(B)
		6/30/88						
	Bank of Tokyo Ltd.						
173,575		6/30/89	11	12,821.1	47,209.9	25,543.6	27.2	LA*(A),SF*(A),SF*(C),Coral Gables, Fla (E)
		6/30/88	11	9,049.8	32,215.4	18,070.1	22.2	Coral Gables, Fla (A),Honolulu(A) NY(B),NY(C),Portland, Ore (B) HOU(E),SEA(B)
	Bank of Yokohama Ltd.						
81,777		6/30/89	2	590.4	2,704.6	1,766.3	3.3	LA(A),NY*(B)
		6/30/88	2	461.9	2,276.2	1,531.9	3.0	
	Chiba Bank Ltd.						
58,138		6/30/89	1	169.2	2,481.5	2,044.8	4.3	NY*(B)
		6/30/88	1	292.8	2,424.9	1,811.5	4.9	
	Chuo Trust & Banking Co. Ltd., Tokyo						
72,641		6/30/89	2	646.8	2,437.0	1,723.1	3.4	LA(A),NY*(B)
		6/30/88	2	435.5	2,801.9	2,419.9	3.7	
	Dai-Ichi Kangyo Bank Ltd., Tokyo						
366,937		6/30/89	5	6,960.4	33,912.5	16,069.6	8.8	LA*(A),LA*(C),ATL(A),CHI(B),NY(B)
		6/30/88	5	5,760.7	29,360.9	13,587.5	8.5	
	Daiwa Bank Ltd., Osaka						
156,169		6/30/89	4	2,378.4	11,670.5	6,295.9	7.5	LA(A),CHI(B),NY*(B),NY*(C)
		6/30/88	4	2,706.6	9,650.3	4,917.9	6.7	
	Fuji Bank Ltd., Tokyo						
364,044		6/30/89	8	7,837.6	30,371.7	13,009.1	8.3	LA(A),SF(E),SF(A),ATL(A),CHI(B)
		6/30/88	8	5,595.3	25,124.2	12,514.2	9.3	NY*(B),NY*(C),HOU(A)
	Gunma Bank, Ltd., Maebashi						
30,644		6/30/89	1	34.8	352.8	205.5	1.2	NY*(B)
		6/30/88	1	30.0	108.9	30.5	0.4	
	Hachijuni Bank Ltd., Nagano						
33,995		6/30/89	1	157.4	1,015.0	808.2	3.0	NY*(B)
		6/30/88	1	104.3	1,055.7	586.5	3.4	
	Hiroshima Bank, Ltd.						
40,421		6/30/89	1	58.5	1,172.2	975.7	2.9	NY*(B)
		6/30/88						
	Hokkaido Bank, Ltd., Sapporo						
22,882		6/30/89	1	70.0	277.1	44.8	1.2	NY*(B)
		6/30/88	1	13.5	277.8	3.5	1.3	
	Hokkaido Takushoku Bank Ltd., Sapporo						
75,430		6/30/89	3	1,233.4	4,454.6	2,682.0	5.9	LA*(A),NY(B),SEA(B)
		6/30/88	3	1,002.7	3,818.0	2,586.1	5.4	
	Hokuriku Bank Ltd., Toyama						
54,007		6/30/89	1	459.9	1,805.5	1,598.8	3.3	NY*(B)
		6/30/88	1	467.3	2,278.6	2,115.5	5.0	
	Hyakujushi Bank Ltd., Takamatsu						
21,497		6/30/89	1	107.2	1,215.5	976.8	5.7	NY*(B)
		6/30/88	1	81.4	1,459.8	874.8	7.0	
	Industrial Bank of Japan Ltd., Tokyo						
257,578		6/30/89	7	7,886.0	28,707.9	17,699.7	11.1	LA(A),MIA(E),CHI(B),NY*(C)
		6/30/88	7	5,988.4	25,625.1	12,023.8	10.7	NY*(I),NY*(B),NY*(C)
	Iyo Bank, Ltd., Matsuyama						
20,501		6/30/89	1	0.0	23.7	13.7	0.1	NY*(B)
		6/30/88						
	Joyo Bank Ltd., Mito						
50,777		6/30/89	1	106.0	1,965.0	1,750.2	3.9	NY*(B)
		6/30/88						
	Kyowa Bank Ltd., Tokyo						
104,218		6/30/89	4	1,467.5	5,125.1	1,909.0	4.9	LA*(A),LA*(C),CHI(B),NY(B)
		6/30/88	4	1,581.6	5,222.2	1,903.8	5.1	
	Long-Term Credit Bank of Japan Ltd., Tokyo						
172,339		6/30/89	4	5,223.4	10,542.8	3,663.5	6.1	LA(A),CHI(B),NY*(B),NY*(C)
		6/30/88	3	4,029.7	8,514.2	2,616.2	5.1	
	Mitsubishi Bank Ltd., Tokyo						
351,251		6/30/89	5	8,357.4	31,741.7	15,681.2	9.0	LA*(B),SF*(C),CHI(B),NY(B),HOU(A)
		6/30/88	5	7,891.8	31,218.2	14,191.0	10.1	
	Mitsubishi Trust & Banking Corp., Tokyo						
210,466		6/30/89	3	2,705.3	10,180.0	4,768.1	4.8	LA(A),NY*(B),NY*(C)
		6/30/88	3	2,323.3	11,797.3	5,716.1	6.2	
	Mitsui Bank Ltd., Tokyo						
219,666		6/30/89	4	3,970.5	11,209.0	6,253.7	5.1	LA*(A),LA*(C),CHI(B),NY(B)
		6/30/88	4	3,721.7	9,680.1	2,648.4	5.0	
	Mitsui Trust & Banking Co. Ltd., Tokyo						
183,873		6/30/89	4	3,647.3	12,081.4	7,177.4	6.6	LA(A),CHI(B),NY*(C),NY*(B)
		6/30/88	4	2,166.6	10,893.0	4,888.8	6.4	
	Nippon Credit Bank Ltd., Tokyo						
118,784		6/30/89	2	3,572.4	6,499.3	2,045.8	5.5	LA(A),NY*(B)
		6/30/88	2	2,423.5	5,155.1	1,574.6	4.7	
	Norinchukin Bank, Tokyo						
241,947		6/30/89	1	128.2	4,169.6	3,407.7	1.7	NY*(B)
		6/30/88	1	352.1	4,715.0	2,412.0	2.1	
	Saitama Bank Ltd., Urawa						
96,130		6/30/89	3	1,829.6	4,227.0	1,838.7	4.4	LA*(B),CHI(B),NY(B)
		6/30/88	3	989.4	3,194.4	1,687.3	3.7	
	Sanwa Bank Ltd., Osaka						
348,358		6/30/89	8	7,859.1	28,762.5	15,189.7	8.3	LA*(B),SF*(C),SF*(B),ATL(A),CHI(B)
		6/30/88	8	6,895.1	25,228.0	13,627.5	8.5	BOS(B),NY(B),DAL(A)
	Shizuoka Bank Ltd.						
46,621		6/30/89	2	140.7	1,237.1	868.9	2.7	LA*(B),NY(A)
		6/30/88	1	126.2	933.1	746.3		
	Shoko Chukin Bank, Tokyo						
91,072		6/30/89	1	87.5	1,140.0	753.5	1.3	NY*(B)
		6/30/88	1	87.3	894.1	527.9	1.0	
	Sumitomo Bank Ltd., Osaka						
376,086		6/30/89	7	7,914.4	24,471.5	16,551.0	6.5	LA*(B),SF*(A),SF*(C),ATL(A)
		6/30/88	7	8,030.7	22,168.6	13,785.6	6.9	CHI(B),NY(B),HOU(A)
	Sumitomo Trust & Banking Co. Ltd., Osaka						
196,589		6/30/89	3	1,925.6	9,829.6	3,218.0	5.0	LA(A),NY*(B),NY*(C)
		6/30/88	3	1,420.3	8,024.1	4,676.2	4.5	
	Tokyo Kobe Bank Ltd., Kobe						
173,670		6/30/89	5	2,938.5	8,452.6	3,929.1	4.9	LA(A),CHI(B),NY*(B),NY*(C),SEA(B)
		6/30/88	4	2,719.9	7,747.3	3,235.3	4.7	
	Tokai Bank Ltd., Nagoya						
225,121		6/30/89	4	4,065.8	17,663.0	7,728.9	7.8	LA*(A),LA*(C),CHI(B),NY(B)
		6/30/88	4	3,185.2	16,664.4	6,389.5	8.0	
	Toyo Trust & Banking Co. Ltd., Tokyo						
123,204		6/30/89	2	1,290.8	3,722.9	2,006.7	3.0	LA(A),NY*(B)
		6/30/88	2	738.4	4,301.7	2,434.3	3.4	
	Yasuda Trust & Banking Co. Ltd., Tokyo						
156,514		6/30/89	3	1,478.8	7,636.1	3,598.4	4.9	LA(A),NY*(C),NY*(B)
		6/30/88	3	2,046.9	6,692.3	3,560.6	4.5	
	Zenshinren Bank, Tokyo						
85,991		6/30/89	1	0.8	1,068.9	876.2	1.2	NY*(B)
		6/30/88	1	0.0	946.8	411.0	1.1	
JORDAN	**Arab Bank Ltd., Amman**						
13,332		6/30/89	1	24.2	190.0	71.9	1.4	NY*(B)
		6/30/88	1	27.5	126.6	24.3	1.0	
	Petra Bank, Amman						
N.A.		6/30/89	1	30.9	82.1	25.9		DC(E)
		6/30/88	1	40.6	76.6	25.7	8.7	

U.S. Offices of Foreign Banks

Listed Alphabetically by Country and Parent (Dollar Amounts in Millions)

Home Country and Parent Parent Company's Assets 12/31/88		No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
KOREA	Bank of Seoul	6/30/89	3	161.4	449.1	28.1	1.2	LA(A);LA(C);NY*(B)
	37,270	6/30/88	2	117.2	287.5	2.4	1.1	
	Cho Hung Bank Ltd., Seoul	6/30/89	2	142.4	501.7	91.3	3.1	SF(A);NY*(B)
	16,342	6/30/88	2	153.3	385.9	78.7	3.3	
	Commercial Bank of Korea Ltd., Seoul	6/30/89	4	151.8	733.0	95.5	4.1	LA(A);CHI(B);NY*(B);NY*(C)
	18,059	6/30/88	4	142.8	571.8	78.7	4.3	
	Hanil Bank Ltd., Seoul	6/30/89	3	149.4	589.9	145.3	4.3	LA*(A);Santa Fe Springs, Calif.*(C);NY(A)
	13,628	6/30/88	3	124.6	407.4	112.6	3.5	
	Korea Exchange Bank, Seoul	6/30/89	7	460.4	2,137.2	668.9	9.2	LA(C);LA(A);CHI(B);NY*(2B);NY*(B);SEA(B)
	23,323	6/30/88	7	448.3	2,038.1	736.4	10.3	
	Korea First Bank, Seoul	6/30/89	4	306.0	718.4	91.8	4.4	LA(A);CHI(B);NY*(B);NY*(C)
	16,474	6/30/88	4	168.4	484.0	73.2	4.0	
	Shinhan Bank, Seoul, Korea	6/30/89	1	0.0	25.8	6.2	0.6	NY*(B)
	4,336	6/30/88						
KUWAIT	Commercial Bank of Kuwait	6/30/89	1	42.1	486.7	457.3	7.7	NY*(B)
	6,341	6/30/88	1	29.2	294.8	217.9	4.7	
	National Bank of Kuwait	6/30/89	1	9.7	491.2	303.1	4.0	NY*(B)
	12,341	6/30/88	1	8.7	435.9	275.9	3.9	
LUXEMBOURG	Bank of Credit & Commerce International	6/30/89	6	90.5	666.3	573.1	9.0	LA(A);SF(A);Boca Raton, Fla.(A)
	7,403	6/30/88	6	116.0	1,028.7	910.4	13.1	MIA(A);Tampa, Fla.(A);NY(A)
MALAYSIA	Bank Bumiputra Malaysia Berhad, Kuala Lumpur	6/30/89	2	47.0	412.1	6.4	5.6	LA(A);NY*(B)
	7,405	6/30/88	2	32.8	274.0	104.4		
	Malayan Banking Berhad, Kuala Lumpur	6/30/89	1	12.2	381.7	283.1	4.4	NY*(B)
	8,588	6/30/88	1	19.6	263.6	128.9	3.4	
MEXICO	Banca Serfin, Mexico City	6/30/89	2	314.0	600.3	61.0	9.2	LA(A);NY(A)
	6,505	6/30/88	2	267.1	543.5	71.0	11.6	
	Banco Internacional, Mexico City	6/30/89	1	25.7	427.2	148.3	19.3	NY(A)
	2,217	6/30/88	1	13.4	471.4	146.2	23.7	
	Banco Mexicano Somex, Mexico City	6/30/89	1	14.8	21.5	0.4	1.3	NY(A)
	1,666	6/30/88	1	0.0	19.6	0.2	1.5	
	Banco Nacional de Mexico, Mexico City	6/30/89	4	630.5	1,503.3	527.5	10.7	LA*(A);LA*(C);NY(A);HOU(A)
	14,085	6/30/88	4	342.2	1,398.2	318.4	13.4	
	Bancomer, Mexico City	6/30/89	3	909.3	1,723.9	825.5	13.3	LaMesa, Calif.*(C);LA*(A);NY(A)
	12,917	6/30/88	3	680.3	1,289.6	711.2	14.2	
	Multibanco Comermex, Mexico City	6/30/89	1	80.0	348.8	204.3	12.4	NY(A)
	2,823	6/30/88	1	82.3	458.8	206.0	18.4	
NETHERLANDS	Algemene Bank Nederland, Amsterdam	6/30/89	19	1,830.3	7,124.1	4,779.4	8.4	LA(A);SF(A);MIA(A);ATL(A);CHI(E)
	84,814	6/30/88	15	2,096.9	5,134.0	2,648.9	6.0	CHI*(B);CHI*(C);CHI*(C);CHI*(C) Lisle, Ill.*(C);Northbrook, Ill.*(C) Westmont, Ill.*(C);BOS(B);NY(2B);PIT(B) HOU(E);HOU(A);SEA(B)
	Amsterdam Rotterdam Bank, Amsterdam	6/30/89	1	166.2	1,487.3	376.5	1.8	NY*(B)
	83,715	6/30/88	1	109.8	2,169.4	511.6	2.7	
	Nederlandsche Middenstandsbank, Amsterdam	6/30/89	1	612.4	1,423.4	756.9	3.3	NY*(B)
	43,123	6/30/88	1	247.7	1,293.6	1,176.2	2.9	
	Rabobank Nederland, Utrecht	6/30/89	1	669.8	1,583.5	40.1	2.0	NY*(B)
	80,465	6/30/88	1	549.7	1,474.0	65.3	1.8	
NEW ZEALAND	Bank of New Zeal[illegible]ellington	6/30/89	2	219.8	674.0	513.3	6.7	LA(A);NY*(B)
	10,058	6/30/88	2	361.7	832.7	554.8	7.3	
NIGERIA	United Ban[illegible]agos	6/30/89	1	5.8	182.5	66.4	—	NY*(B)
	N.A.	6/30/88	1	0.1	173.1	46.3	11.1	
NORWAY	Bergen Bank	6/30/89	1	12.6	24.2	2.1	0.1	NY*(B)
	16,217	6/30/88						
	Christiana Bank og Kreditkasse, Oslo	6/30/89	2	491.9	744.1	479.8	4.2	NY*(B);NY*(I)
	17,687	6/30/88	2	407.9	496.9	298.9	3.0	
	Norske Creditbank, Oslo	6/30/89	2	561.5	611.9	18.6	3.9	NY(I);NY*(B)
	15,611	6/30/88	2	577.4	684.4	12.9	3.3	
PAKISTAN	Habib Bk Ltd., Karachi	6/30/89	1	0.1	78.5	20.7	1.3	NY*(B)
	6,119	6/30/88	1	0.2	90.2	27.9	1.5	
	National Bank of Pakistan	6/30/89	4	8.0	453.5	290.7	10.7	DC(B);CHI(B);NY*(2B)
	4,328	6/30/88	4	6.0	323.9	220.9	7.0	
	United Bank Ltd., Karachi	6/30/89	1	3.7	34.8	28.9	1.0	NY*(B)
	3,586	6/30/88	1	2.3	43.2	21.1	1.2	
PANAMA	Banco International de Costa Rica	6/30/89	1	36.1	175.2	97.9	68.7	MIA(A)
	255	6/30/88	1	23.3	169.8	92.8	81.8	
	Banco Latinoamericano de Exportaciones	6/30/89	1	0.0	117.0	0.0	14.0	NY(A)
	836	6/30/88						
	Banco Nacional de Panama, Panama City	6/30/89	1	0.0	0.9	0.6	—	NY*(B)
	N.A.	6/30/88	1	0.0	0.8	0.8	—	
PERU	Banco Credito del Peru, Lima	6/30/89	1	17.8	27.3	4.5	5.7	NY*(B)
	482	6/30/88	1	8.5	15.3	4.2	2.0	
PHILIPPINES	Allied Banking Corp., Manila	6/30/89	2	10.9	55.8	36.8	12.7	SF*(C);Agana, Guam(B)
	437	6/30/88	2	14.4	60.0	39.5	17.1	
	Bank of the Philippine Islands, Manila	6/30/89	1	1.8	44.1	22.8	—	NY*(B)
	N.A.	6/30/88	1	1.2	34.3	18.8	—	
	Manila Banking Corp.	6/30/89	1	3.3	34.6	30.7	—	LA*(C)
	N.A.	6/30/88	1	5.1	32.4	26.3	—	
	Metropolitan Bank & Trust Co. Co., Manila	6/30/89	3	35.4	135.1	104.3	11.2	LA*(C);Agana, Guam(B);NY(B)
	1,206	6/30/88	3	32.3	111.7	85.6	12.1	
	Philippine Commercial International Bank, Makati	6/30/89	2	2.6	46.2	9.0	—	LA(A);NY*(B)
	N.A.	6/30/88	2	1.8	45.0	5.7	5.4	
	Philippine National Bank, Manila	6/30/89	3	4.5	41.4	20.2	2.2	LA*(B);Honolulu(A);NY(B)
	1,872	6/30/88	3	4.4	41.1	27.6	2.7	
PORTUGAL	Banco Espirito Santo e Comercial, Lisbon	6/30/89	1	15.9	234.7	188.4	3.4	NY*(B)
	6,827	6/30/88	1	2.5	19.2	0.0	0.3	
	Banco Pinnocaes & Burnay, Lisbon	6/30/89	1	53.0	198.9	82.9	6.2	NY(A)
	2,727	6/30/88	1	51.6	188.2	151.5	7.4	
	Banco Portugues do Atlantico, Oporto	6/30/89	2	90.6	284.0	40.3	3.4	MIA(A);NY*(B)
	8,380	6/30/88	2	78.5	248.9	23.4	3.0	

U.S. Offices of Foreign Banks

Listed Alphabetically by Country and Parent (Dollar Amounts in Millions)

	Home Country and Parent Parent Company's Assets 12/31/88		No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
PORTUGAL (Continued)	**Banco Totta & Acores, Lisbon**	6/30/89	1	134.1	237.5	109.9	5.1	NY(A)
	4,633	6/30/88	1	58.6	169.9	58.8	3.8	
QATAR	**Doha Bank Ltd.**	6/30/89	1	0.0	124.6	124.6	....	NY*(B)
	N.A.	6/30/88	1	0.0	80.9	78.5	17.6	
SAUDI ARABIA	**National Commercial Bank, Jeddah**	6/30/89	1	10.9	343.5	90.2	1.7	NY*(B)
	20,375	6/30/88	1	25.7	463.2	131.8	2.5	
SINGAPORE	**Development Bank of Singapore Ltd.**	6/30/89	2	14.7	315.2	72.8	2.9	LA(A);NY(A)
	10,854	6/30/88	2	1.5	143.6	13.3	1.8	
	Overseas Union Bank Ltd.	6/30/89	3	18.2	235.2	21.4	5.1	LA(A);SF(A);NY*(B)
	4,569	6/30/88	3	15.8	129.3	17.6	3.0	
	Overseas-Chinese Banking Corp.	6/30/89	1	0.5	51.7	4.6	0.8	NY*(B)
	6,879	6/30/88	1	0.5	24.9	5.6	0.4	
	United Overseas Bank Ltd.	6/30/89	2	7.8	31.8	3.6	0.4	LA(A);NY(A)
	7,405	6/30/88	2	8.2	25.4	2.0	0.4	
SPAIN	**Banco Atlantico, Barcelona**	6/30/89	2	65.9	460.3	281.0	7.9	MIA(A);NY(A)
	5,820	6/30/88	2	23.7	299.5	248.6	5.7	
	Banco Bilbao Vizcaya, Bilbao[3]	6/30/89	7	254.5	899.7	637.7	1.4	SF(A);Coral Gables, Fla.(A);MIA(A)
	62,465	6/30/88	7	169.0	912.0	648.6	3.0	Albuquerque, N.M.(C);Santa Fe, N.M.(C) Taos, N.M.(C);NY*(B)
	Banco Central, Madrid	6/30/89	5	1,162.8	3,217.3	1,574.4	7.9	SF(A);MIA(A);NY*(B);NY*(C)
	40,685	6/30/88	5	1,016.2	2,822.1	1,515.7	7.0	Hato Rey, P.R.(C)
	Banco Espanol de Credito, Madrid	6/30/89	3	374.4	641.4	451.6	1.1	MIA(A);NY*(B);NY(I)
	57,241	6/30/88	3	234.0	514.9	392.5	0.8	
	Banco Exterior de Espana, Madrid	6/30/89	3	425.9	963.9	790.9	4.5	LA(A);MIA(A);Stony Brook, N.Y.*(C)
	21,573	6/30/88	3	384.2	870.5	648.3	3.6	
	Banco Hispano-Americano, Madrid	6/30/89	1	2.6	411.1	7.8	1.5	NY*(B)
	27,790	6/30/88	1	8.7	336.4	6.9	1.1	
	Banco Occidental de Madrid	6/30/89	1	42.9	374.5	319.1	....	San Juan, P.R.(C)
	N.A.	6/30/88	1	41.7	366.9	307.0	....	
	Banco Zaragozano	6/30/89	1	6.6	49.5	46.3	1.7	MIA*(C)
	2,904	6/30/88	1	7.0	53.0	48.4	2.0	
	Banco de Santander[4]	6/30/89	6	443.0	5,280.7	4,538.4	17.9	MIA*(A);MIA*(E);NY(2B);Bayamon, P.R.(T)
	29,481	6/30/88	5	448.5	2,944.9	2,484.6	10.8	Hato Rey, P.R.(C)
SWEDEN	**PK Banken, Stockholm**	6/30/89	1	525.3	674.2	2.7	1.7	NY(I)
	39,730	6/30/88	1	243.2	388.4	0.6	1.2	
	Skandinaviska Enskilda Banken, Stockholm	6/30/89	3	171.5	527.7	24.8	1.1	LA(A);NY*(B);NY(I)
	47,133	6/30/88	2	70.5	322.4	32.3	....	
SWITZERLAND	**Banca della Svizzera Italiana, Lugano**	6/30/89	1	430.9	749.3	153.0	12.3	NY*(B)
	6,108	6/30/88	1	341.9	669.9	160.3	10.5	
	Bank Julius Baer & Co. Ltd., Zurich	6/30/89	1	41.1	490.2	333.3	19.0	NY*(B)
	2,583	6/30/88	1	47.9	314.4	236.3	11.8	
	Bank Leu, Zurich	6/30/89	1	0.6	46.3	32.4	0.5	NY*(B)
	9,878	6/30/88	1	24.9	320.4	265.8	2.8	
	Credit Suisse, Zurich[4]	6/30/89	3	267.2	3,239.2	1,990.1	4.3	LA*(B);MIA(A);NY(B)
	75,400	6/30/88	3	386.0	2,331.7	1,490.8	2.8	
	Swiss Bank Corp., Basle[1]	6/30/89	7	3,661.4	11,398.4	6,443.5	11.1	SF*(B);MIA(A);ATL(A);CHI(B)
	102,482	6/30/88	7	5,983.9	14,414.6	8,011.0	12.5	NY(2B);HOU(A)
	Swiss Volksbank, Berne	6/30/89	1	0.0	226.6	175.4	1.0	NY*(B)
	22,986	6/30/88	....	....	....	....	....	
	Union Bank of Switzerland	6/30/89	4	453.2	4,337.6	1,507.4	3.9	LA*(B);CHI(B);NY(B);HOU(A)
	110,778	6/30/88	4	401.0	4,510.0	1,592.4	3.6	
TAIWAN	**Bank of Communications, Taipei**	6/30/89	1	5.0	10.3	3.9	0.1	San Jose, Calif.*(B)
	8,286	6/30/88	....	....	....	....	....	
	First Commercial Bank, Taipei	6/30/89	1	34.0	35.9	9.3	0.2	Agana, Guam(B)
	21,379	6/30/88	1	21.1	22.1	10.6	0.1	
	International Commercial Bank of China, Taipei	6/30/89	4	187.4	2,425.0	627.8	36.9	LA(B);CHI(B);NY*(C);NY*(A)
	6,578	6/30/88	4	231.5	2,707.0	592.0	39.7	
THAILAND	**Bangkok Bank Ltd.**	6/30/89	2	15.7	274.7	18.2	2.0	LA*(B);NY(B)
	13,821	6/30/88	2	29.8	270.3	23.7	2.3	
	Bangkok Metropolitan Bank Ltd.	6/30/89	2	29.7	242.6	61.4	12.9	SF(A);NY(A)
	1,879	6/30/88	2	26.2	184.0	85.7	11.9	
	Krung Thai Bank Ltd., Bangkok	6/30/89	1	69.6	87.3	24.1	1.3	NY*(B)
	6,860	6/30/88	1	52.3	67.0	46.5	1.2	
	Siam Commercial Bank Ltd., Bangkok	6/30/89	2	115.2	212.4	117.8	6.0	LA*(B);NY(B)
	3,566	6/30/88	2	133.8	195.0	140.3	5.7	
	Thai Farmers Bank, Bangkok	6/30/89	2	51.0	103.2	4.1	1.7	LA(A);NY*(B)
	6,207	6/30/88	2	40.5	72.2	4.6	1.4	
TURKEY	**Turkiye Cumhuriyeti Ziraat Bankasi, Ankara**	6/30/89	1	51.2	294.3	132.6	4.1	NY*(B)
	7,178	6/30/88	1	54.0	238.1	142.9	2.7	
UNITED ARAB EMIRATES	**Bank of Oman, Ltd., Dubai**	6/30/89	2	10.9	27.5	18.6	1.0	NY*(B);NY(E)
	2,869	6/30/88	1	9.1	26.4	13.4	1.0	
	Middle East Bank, Dubai	6/30/89	1	14.0	21.5	5.4	2.3	NY*(B)
	921	6/30/88	1	16.0	23.0	8.1	....	
	National Bank of Abu Dhabi	6/30/89	1	20.4	126.3	79.0	1.9	DC*(B)
	6,660	6/30/88	1	26.1	154.9	77.9	....	
UNITED KINGDOM	**Bank of Scotland, Edinburgh**	6/30/89	....	129.3	204.5	2.9	0.8	NY*(B)
	24,487	6/30/88	1	168.1	222.6	4.1	1.1	
	Barclays Plc, London	6/30/89	15	1,318.4	8,654.4	5,295.1	4.6	LA(A);SF(A);Wilmington, Del.(C);MIA(A)
	189,198	6/30/88	15	1,618.7	7,797.4	4,820.8	4.7	ATL(A);CHI(B);BOS(B);NY*(3B);NY*(C) Charlotte, NC(C);Charlotte Amalie, VI(2B) SEA(B)
	Libra Bank Plc, London	6/30/89	1	0.0	214.9	199.8	8.7	NY*(B)
	2,479	6/30/88	1	0.0	219.5	209.5	7.0	
	Lloyds Bank Plc, London	6/30/89	6	1,469.3	4,550.7	1,591.3	4.9	LA*(B);MIA(A);CHI(B);BOS(B)
	93,716	6/30/88	6	1,660.5	4,912.4	1,655.7	5.8	NY(B);PIT(B)
	London & Continental Bankers	6/30/89	1	0.0	0.4	0.0	....	NY(A)
	N.A.	6/30/88	1	0.0	0.4	0.0	....	
	Midland Bank Plc, London	6/30/89	1	32.5	2,135.8	1,182.5	2.1	NY(B)
	100,758	6/30/88	1	142.9	2,019.1	1,121.8	2.2	

U.S. Offices of Foreign Banks

Listed Alphabetically by Country and Parent (Dollar Amounts in Millions)

Home Country and Parent / Parent Company's Assets 12/31/88			No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
U.K. (continued)	National Westminster Bank Plc, London[1]	6/30/89	6	9,594.8	22,189.4	17,280.6	12.4	SF(A),CHI(B),BOS(B),Jersey City, N.J.(C)
	178,345	6/30/88	6	8,224.3	19,740.8	14,539.5	12.0	NY*(B),NY*(C)
	Royal Bank of Scotland, Edinburgh	6/30/89	4	239.7	2,905.1	2,143.3	7.9	SF(A),NY*(B),Providence, R.I.(C)
	36,605	6/30/88	2	70.6	167.4	3.8	0.5	Providence, R.I.(T)
	Saudi International Bank, London	6/30/89	1	0.0	8.9	0.0	0.2	NY*(B)
	4,616	6/30/88	1	0.0	6.8	1.8	0.2	
	Scandinavian Bank Ltd., London	6/30/89	1	0.0	54.6	0.0	1.0	NY*(B)
	5,621	6/30/88						
	Standard Chartered Bank Plc, London	6/30/89	8	580.2	1,215.6	486.2	2.8	LA*(B),MIA(A),ATL(A),CHI(B)
	42,835	6/30/88	8	538.8	1,192.9	576.0	2.1	NY(3B),SEA(B)
	United Bank of Kuwait Plc, London	6/30/89	1	60.3	243.1	238.1	5.8	NY*(B)
	4,196	6/30/88	1	43.6	105.5	93.4	2.8	
URUGUAY	Banco de la Republica Oriental del Uruguay, Montevideo	6/30/89	1	0.1	331.4	43.7		NY*(B)
	N.A.	6/30/88	1	0.1	225.0	38.2		
VENEZUELA	Banco Consolidado, Caracas	6/30/89	3	43.2	247.5	293.5	32.7	NY*(2B),NY(E)
	758	6/30/88	2	16.0	341.7	309.2	42.9	
	Banco Exterior de los Andes, Caracas	6/30/89	1	2.7	49.9	39.9		MIA(A)
	N.A.	6/30/88						
	Banco Industrial de Venezuela, Caracas	6/30/89	2	13.4	503.6	130.0	34.5	MIA(A),NY(A)
	1,461	6/30/88	2	15.7	536.1	146.2	40.6	
	Banco Latino, Caracas	6/30/89	1	31.3	183.4	165.9	20.0	MIA(E)
	916	6/30/88	1	29.3	180.3	152.3	24.0	
	Banco Mercantil, Caracas	6/30/89	3	47.1	498.6	429.0	13.9	Coral Gables, Fla.(A),MIA(A),NY(A)
	3,589	6/30/88	2	62.4	502.4	380.9	38.2	
	Banco Union, Caracas	6/30/89	3	91.2	436.4	403.7		MIA(E),NY*(B),NY*(C)
	N.A.	6/30/88	3	117.7	405.7	364.7	53.0	
	Banco de Venezuela, Caracas	6/30/89	3	44.1	478.9	375.0	39.8	MIA(E),NY(A),NY(E)
	1,203	6/30/88	3	95.7	385.5	316.8	35.8	
	Venezuela American Banking Corp., Caracas[2]	6/30/89	1	13.4	37.6	20.6		NY(I)
	N.A.	6/30/88	1	7.2	46.6	4.5		
YUGOSLAVIA	Jugobanka United Bank, Belgrade	6/30/89	1	115.7	214.9	60.4	3.6	NY*(B)
	5,963	6/30/88	1	120.9	255.1	67.6	3.7	
	Ljubljanska Banka, Ljubljana	6/30/89	1	31.8	142.0	104.4	2.0	NY*(C)
	7,111	6/30/88	1	20.0	104.5	41.9	1.3	
	Udruzena Beogradska Banka, Belgrade	6/30/89	1	109.2	244.6	132.4	3.4	NY*(B)
	7,296	6/30/88	1	72.1	348.9	232.5	3.3	
GROUP OWNED BANKS	Al UBAF Banking Group, Neuilly, France[7]	6/30/89	1	211.4	735.0	561.7		NY(C)
		6/30/88	1	299.0	1,162.9	817.1		
	Audi Group[8]	6/30/89	1	90.1	411.7	314.1		NY(C)
		6/30/88	1	69.2	337.2	275.1		
	Century Bank[9]	6/30/89	1	8.7	67.8	49.8		SF*(C)
		6/30/88	1	14.8	63.5	49.3		
	European-American Group[10]	6/30/89	1	1,379.7	5,446.6	4,681.1		NY(C)
		6/30/88	1	1,550.5	5,278.0	4,222.2		
	Grupo Financiero Popular, Dominican Republic[11]	6/30/89	1	0.0	34.5	28.7		NY*(C)
		6/30/88	1	4.6	26.6	22.7		

Data Sources: **American Banker** questionnaire and the **Federal Reserve Board**'s reports of condition for branches, agencies, Edge banks, and New York State Investment Companies. **Description of table:** foreign banks with full banking offices in the U.S. are listed alphabetically by country. Within each country, the banks are listed alphabetically by name. If data for an office were not available, the office is not listed. The data shown for each bank are combined to include all of the bank's U.S. banking offices. **No. of Offices:** the total number of branches, agencies, Edge banks, commercial banks, thrifts (acquired in 1989) and N.Y. investment companies. **C&I loans** are commercial and industrial loans, which are commonly known as business loans. **Parent company's assets** are shown immediately below the name of the bank and are for 12/31/88, or nearest fiscal yearend, for banks providing data for *American Banker*'s World Bank listings published July 25, 1989. **Ratio (%)** represents the June 30,1989 assets of the bank's U.S. office(s) to the bank's total worldwide assets the previous yearend. **Location of Offices and Type:** **A**—Agency, **B**—Branch, **C**—Commercial Bank, **E**—Edge bank, **Eb**—Branch of Edge bank, and **I**—New York Investment Company. **T**— thrift. Abbreviations for locations are **ATL**—Atlanta, **BOS**—Boston, **CHI**—Chicago, **DAL**—Dallas, **DC**—Washington, D.C., **LA**—Los Angeles, **MIA**—Miami, **NY**—New York City, **PHI**—Philadelphia. (*)— The bank reported consolidated data for 6/30/88. (2)— Data for 6/30/88 were revised since publication last year. (3)— In Oct. 1988, Banco de Vizcaya and Banco de Bilbao merged. Data for 6/30/88 are the combined data for the two former banks. (4)— Bank is also known as Swiss Credit Bank. New York branch is listed as Swiss Credit Bank. (5)— Deposits and assets for 6/30/88 include thrift acquired during the year. (6)— Owned by a group comprised of individuals, Venezuelan industrial companies, and Banco la Guaira International, Caracas. (7)— The bank—UBAF Arab American Bank, New York— is part of the Al UBAF Banking Group, Neuilly, France. (8)— Owned by three banks of the Audi Group. (9)— The bank is owned by five Philippine institutions. (10)— Owned by five European banks. (11)— A financial services holding company which owns Banco Popular Dominico, Santo Domingo. (*)— Office is in the foreign bank's "Home State." **Compiled by American Banker, Copyright 1990.**

Definitions and Data Sources

American Banker's study of foreign banking in the United States shows the business loans, deposits, and assets of the full banking offices of foreign banks in the U.S. as of June 30, 1989.

Full banking offices include commercial bank subsidiaries more than 50% owned, branches, agencies, Edge Act banks, and New York State investment companies, and thrift subsidiaries.

The sources of the data for this survey are: (1) the **American Banker** survey of each foreign banking offices in the U.S.; (2) the various **Federal Reserve Board** reports for these institutions purchased from the National Technical Information Service, U.S. Department of Commerce, Springfield, Va.; and (3) **ADP Data Services Division, New York.** ADP maintains a computer tape of the the Federal regulatory call reports. The ADP data base was used to identify the most profitable foreign bank-owned banks over the first half of 1989 and over the past five years.

According to the International Banking Act of 1978, **an agency** is "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia at which credit balances are maintained, checks are paid, or money is lent, but at which deposits may not be accepted from a citizen or resident of the United States."

A branch is defined as "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia thay may accept domestic deposits that are incidental to, or for the purpose of, carrying out transactions in foreign countries."

In New York state, a large number of agencies of foreign banks have been granted powers by the state to issue large-denomination deposits to both domestic and foreign residents. For that reason, *American Banker* follows the Federal Reserve Board's policy of classifying these agencies as branches. These agencies are listed in the branch listing and are identified by a footnote 'm" after their name.

The U.S. branches and agencies of foreign banks are required to submit to the Federal Reserve Form FFIEC 002: "Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks" on a quarterly basis.

An **Edge Act banking corporation** is a nationally chartered organization set up to engage in international banking and investment, under the rules established in the 1919 Edge Act. The International Banking Act of 1978 permitted foreign banks to establish Edge banking offices.

An Edge bank can make loans, accept deposits, and provide a wide range of banking services, but all of these must be directly related to foreign or international transactions.

An Edge bank is required to submit to the Federal Reserve Board Form FR2886B: "Report of Condition for Edge and Agreement Corporations." These are unconsolidated data for the Edge and for each domestic branch of the Edge.

An investment company, which is established under Article XII New York State banking law, is similar to a state-chartered commercial bank. However there are three major differences: (1) an investment company is not subject to the 10% lending limitation, while a commercial bank cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits; (2) an investment company has no restriction on investing in stocks of corporations, while banks cannot acquire the stock of any corporation; and (3) an investment company cannot accept deposits, but can only maintain credit balances incidental to the conduct of its lawful business. Only investment companies more than 50% owned by foreign banks are included in the listings.

An investment company is required to submit to the Federal Reserve Board Form FR2886A: "Quarterly Report of Condition for A New York Investment Company and its Domestic Subsidiaries."

The U.S. commercial bank subsidiaries of foreign banks are required to complete one of four forms— Form FFIEC 031-034— depending on the size of the institution and whether or not it has foreign branches. This report, entitled "Consolidated Reports of Condition and Income," is generally referred to as the "call report."

Commercial and industrial loans are defined as loans for commercial and industrial purposes to business enterprises (proprietorships, partnerships, and corporations), whether secured or unsecured, single payment or installment. These loans may take the form of direct or purchased loans, such as commercial paper or bankers acceptances.

For commercial banks, data are consolidated, including these banks' domestic and foreign branches and their Edge bank subsidiaries.

To measure the U.S. banking operations of a foreign bank, the total business loans, deposits, and assets in each U.S. office of that foreign bank, including thrifts, are summed. To obtain the aggregate totals for all foreign banks, the data for all U.S. banking office of foreign banks— excluding thrifts— are summed.

Representative Offices By State

ARIZONA

Tucson
Banco Internacional, Mexico

CALIFORNIA

Los Angeles
Amsterdam-Rotterdam Bank, Netherlands
Banca Nazionale Dell' Agricoltura, Rome
Banco de la Ciudad de Buenos Aires, Argentina
Banco di Napoli, Naples
Bank of Montreal
Bank of Scotland, Edinburgh, U.K.
Bergen Bank, Norway
Berliner Handels-und Frankfurter Bank, Frankfurt
Commerzbank, Dusseldorf, Germany
Deutsche Bank, Frankfurt, Germany
Export-Import Bank of Korea, Seoul
Hongkong and Shanghai Banking Corp., Victoria
Kleinwort, Benson (North America Corp.) (a)
Kredietbank, NV, Brussels, Belgium
Mercantile Bank of Canada, Montreal
Mitsui Trust & Banking Co., Ltd., Tokyo
National Westminster Bank, Plc., London
Nederlandsche Middenstandsbank, Amsterdam
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Plc., Edinburgh
Security Pacific Australia, Ltd., Sydney
State Bank of New South Wales, Sydney, Australia
Swiss Bank Corporation, Basle
Toronto Dominion Bank, Canada

San Diego
Royal Trust Co., Montreal

San Francisco
Bank Julius Baer & Co., Ltd., Zurich, Switzerland
Bank of Montreal
Banque Paribas, Paris
Central Trust of China, Taipei, Taiwan
Christiana Bank og Kreditkasse, Oslo, Norway
Credit Suisse, Zurich
Creditanstalt-Bankverein, Vienna, Austria
Industrial Bank of Japan, Ltd., Tokyo
Interallianz Bank, Zurich, Switzerland
Kyowa Bank, Ltd., Tokyo
Mitsui Bank, Ltd., Tokyo
Samuel Montagu & Co., Ltd., London
Mitsubishi Bank, Ltd., Tokyo
National Australia Bank, Ltd., Melbourne
Rabobank Nederland, Utrecht
Royal Bank of Scotland, Plc., Edinburgh
Societe Generale, Paris
Union Bank of Switzerland, Zurich
Wing Lung Bank, Ltd., Hong Kong

COLORADO

Denver
Canadian Imperial Bank of Commerce, Vancouver
Lloyds Bank Plc., London
Mercantile Bank of Canada
Norske Creditbank, Oslo, Norway

CONNECTICUT

Hartford
Equator Bank, Ltd., Nassau, Bahamas

DISTRICT OF COLUMBIA

Banca Commerciale Italiana, Milan
Banco do Brasil, Brasilia‡
Banco Nacional do Desenvolvimento Economico, Rio de Janeiro
Bank of Credit & Commerce International, Luxembourg
Bank of Tokyo, Ltd.
Equator Bank, Ltd., Nassau, Bahamas
Export-Import Bank of Japan
Industrial Bank of Japan, Ltd.
Japan Development Bank, Tokyo
Nacional Financiera, Mexico City
State Bank of India, Bombay

FLORIDA

Coral Gables
Banca March, Palma de Mallorca, Spain
Filanbanco, Guayaquil, Equador

Jacksonville
British Linen Bank, Ltd., Edinburgh, U.K.

Miami
Banco Popular Dominicano, Santo Domingo
Banco Regional Sur Medio y Callao, Callao, Peru
Bank Audi (Suisse), Zurich
Credit Suisse, Zurich
Dow Banking Corp., Zurich, Switzerland
Dresdner Bank, Frankfurt, Germany
Fuji Bank, Ltd., Tokyo

Tampa
Lloyds Bank Plc., London

GEORGIA

Atlanta
Bank of Tokyo, Ltd.
Credit Suisse, Zurich
Dai-Ichi Kangyo Bank, Tokyo
Fuji Bank, Ltd., Tokyo
Industrial Bank of Japan, Ltd., Tokyo
Kredietbank, Brussels, Belgium
Long-Term Credit Bank of Japan, Ltd., Tokyo
Mitsui Bank, Ltd., Tokyo
National Australia Bank Ltd., Melbourne
Sumitomo Bank, Osaka, Japan
Tokai Bank, Ltd., Nagoya, Japan
Yasuda Trust & Banking Co., Ltd., Tokyo

ILLINOIS

Chicago
Amsterdam-Rotterdam Bank, Netherlands
Banco di Sicilia, Palermo, Italy
Banco do Brasil, Brasilia
Banco Nacional de Mexico, Mexico City
Bank of Ireland, Dublin
Bank of Nova Scotia, Toronto, Canada
Bank of Scotland, Edinburgh
Bank of Tokyo, Ltd.
Christiana Bank og Kreditkasse, Oslo, Norway
Continental Bank of Canada, Toronto
Credit Commercial de France, Paris
Credit Suisse, Zurich
Credito Italiano, Milan
Hokkaido Takushoku Bank, Ltd., Sapporo, Japan
Hongkong & Shanghai Banking Corp.
Industrial Bank of Japan, Ltd., Tokyo
Jugobanka, Belgrade, Yugoslavia
Kleinwort, Benson (North America Corp.) (a)
Kyowa Bank, Ltd., Tokyo
Long-Term Credit Bank of Japan, Tokyo
Metropolitan Bank & Trust Co., Manila, Philippines
Mitsubishi Trust & Banking Corp., Ltd., Tokyo
Nederlandsche Middenstandsbank, Amsterdam
Post-och Kreditbanken, Stockholm, Sweden
Royal Bank of Canada
Royal Bank of Scotland, Plc., Edinburgh
State Bank of South Australia, Adelaide
Sumitomo Trust & Banking Co., Ltd., Osaka, Japan
Yasuda Trust & Banking Co., Ltd., Tokyo

INDIANA

Gary
Stopanska Banka Skopje, Yugoslavia

IOWA

Des Moines
Rabobank Nederland, Utrecht

KENTUCKY

Lexington
Mitusi Bank, Ltd., Tokyo

LOUISIANA

New Orleans
Banque de l'Union Europeenne, Paris

MARYLAND

Baltimore
Lloyds Bank Plc., London

MASSACHUSETTS

Boston
National Westminster Bank Plc, London
Toronto Dominion, Inc., Canada

Fall River
Banco Comercial Dos Acores, Ponta Delgada, Portugal

MICHIGAN

Detroit
Stopanska Banka Skopje, Yugoslavia

Southfield
Mitsui Bank, Ltd., Tokyo

MINNESOTA

Minneapolis
Barclays Plc., London
Lloyds Bank Plc., London

MISSOURI

St. Louis
Kredietbank, NV, Brussels, Belgium
Lloyds Bank Plc., London

NEW YORK

New York
Akbank, Ankara, Turkey
Al Saudi Banque, Paris
Algemene Bank Nederland, Amsterdam
Andelsbanken, Copenhagen, Denmark
ANZ McCaughn Merchant Bank Ltd., London
Bahrain Middle East Bank, Manama
Banca Cattolica del Veneto, Vicenza, Italy
Banca Nazionale dell'Agricoltura, Rome
Banca Popolare di Novara, Italy

Banca San Paolo, Brescia, Italy
Banco Bolivano Americano, La Paz, Bolivia
Banco Comercial del Norte, Buenos Aires, Argentina
Banco de Galicia y Buenos Aires, Argentina
Banco de la Construccion, San Jose, Costa Rica
Banco de Quilmes, Argentina
Banco de Sabadell, S.A., Spain
Banco de Santiago, Chile
Banco di Santo Spirito, Rome
Banco Espanol del Rio de la Plata, Buenos Aires
Banco Espirito Santo e Comerciale, Lisbon
Banco Exterior de Espana, Madrid, Spain
Banco Hipotecario Dominicano, Santo Domingo
Banco Hipotecario Miramar, Santo Domingo
Banco Interamericano de Ahorro y Prestamo, Caracas, Venezuela
Banco Mercantil, Caracas, Venezuela
Banco Nac'l de Obras y Serv. Pub., Mexico City
Banco Pan de Azucar, Montevideo, Uruguay
Banco Rio de la Plata (Panama), Panama City
Banco Sud Americano, Santiago, Chile
Bank for Economic Affairs of the USSR, Moscow‡
Bank Handlowy W. Warszawie, Poland
Bank Hapoalim, Tel-Aviv, Israel
Bank Indonesia, Jakarta
Bank of Credit & Commerce (Overseas), Ltd., Grand Cayman, Cayman Islands
Bank of Ikeda, Ltd., Japan
Bank of Japan, Tokyo
Bank of Kinki, Ltd., Osaka, Japan
Bank of Korea, Seoul
Bank of Kuwait & the Middle East, KSC, Kuwait City
Bank of Nagoya Bank, Ltd., Japan
Bank of Osaka, Ltd., Japan
Bank of Pusan, Korea
Bank of the Ryukyus, Ltd., Naha, Japan
Bank Polska Kasa Opieka, Warsaw, Poland
Banque Arabe et Internationale d'Investissement, Paris
Banque Audi SAL, Beirut, Lebanon
Banque de Bretagne, Rennes, France
Banque de la Societe Financiere Europeenne, Paris
Banque Francaise du Commerce Exterieur, Paris★
Banque Internationale a Luxembourg
Banque Internationale pour l'Afrique Occidentale, Paris
Banque Nationale de Paris★
Banque Sudameris, Paris
Banque Worms, Paris
Baring Brothers & Co., Ltd., London
Berliner Handels-und Frankfurter Bank, Frankfurt★
Bremar Holdings Ltd., U.K.
British Bank of the Middle East, London
Caisse Centrale des Banques Populaires, Paris
Cassa di Risparmio di Firenze, Florence, Italy
Cassa di Risparmio di Genova e Imperia, Genoa, Italy
Cassa di Risparmio di Torino, Turin, Italy
Cassa di Risparmio di Verona Vicenza e Bulluno, Italy
Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo, Italy
Central Trust of China, Taipei, Taiwan
Charterhouse Group International, Inc., London
Chukyo Bank, Ltd., Nagoya, Japan
Citizens National Bank, Seoul, Korea
Clydesdale Bank Plc., Glasgow, Scotland, U.K.
Compagnie de Banque et d'Investissements, Lausanne
Compagnie Financiere de la Mediterranee, Paris
Country Bank, Ltd., London
Credit Chimique, Paris
Credit du Nord, Lille, France
Credit Lyonnais, Paris★
Credito Romagnolo, Bologna, Italy
Daegu Bank, Ltd., Seoul, Korea
Daisan Bank, Ltd., Matsuzaka, Japan
Daishi Bank Ltd., Nigata, Japan
Danske Bank, Copenhagen, Denmark
Deutsche Genossenschaftsbank, Frankfurt
Donau-Bank AG, Vienna
Dresdner Bank, Frankfurt
Euro Canadian Bank, Nassau, Bahamas
Export-Import Bank of Korea, Seoul
Fenno Scandia Ltd., London, U.K.
Filanbanco, Guayaquil, Ecuador
First Curacao International Bank, Willemstad
First International Bank of Israel, Ltd., Tel-Aviv
First Nat'l Bk of S. Africa Ltd., Johannesburg
Fukui Bank, Ltd., Fukui, Japan
Fukuoka City Bank, Ltd., Japan
Fukutoku Bank, Ltd., Osaka, Japan
Galicia y Buenos Aires Casa Bancaria SA, Montevideo, Uruguay
Genossenschaftliche Zentralbank, Vienna, Austria
Gerrard and National, Plc., London
Guinness Mahon Capital Corp., U.K.
Hambro America (b)
Hill Samuel & Co, Inc., London
Hokkoku Bank, Ltd., Kanazawa, Japan
Hongkong & Shanghai Banking Corp., Victoria
Hyakugo Bank, Tsu, Japan
Hyogo Bank, Ltd., Kobe, Japan
Industrial Bank of Korea, Seoul
Investiciona Banka Titograd-Udruzena Banka, Yugo.
Japan Development Bank, Tokyo
Juroku Bank, Ltd., Gifu, Japan
Kiyo Bank, Ltd., Wakayama, Japan
Kleinwort, Benson (North America Corp.) (a)
Korea Development Bank, Seoul
Kredietbank S.A. Luxembourgeoise
Libra Bank, Ltd., London
Ljubljanska Banka, Ljubljana, Yugoslavia
Meridien International Ltd., London
Metallbank, Frankfurt
Morgan Grenfell Ltd., London
Nacional Financiera, Mexico City, Mexico
National Bank of Hungary, Budapest
National Bank of New Zealand, Wellington
National Mortgage Bank of Greece, Athens
National Westminster Bank, Plc., London
Nedbank Ltd., Johannesburg, South Africa.
Nippon Trust Bank, Ltd., Tokyo
Nishi-Nippon Bank, Ltd., Fukuoka, Japan
North American Bank, Ltd., Tel-Aviv, Israel
Nuovo Banco Ambrosiano, Milan, Italy
Ogaki Kyoritsu Bank, Ltd., Japan
Orion Royal Bank, London
Overland Trust Bank, Lugano, Switzerland
Pierson, Heldring & Pierson, Amsterdam, Netherlands
Post-Och Kredietbanken, Stockholm, Sweden
Postipankki, Ltd., Helsinki, Finland
Privredna Banka Sarajevo, Yugoslavia
Rea Brothers, Ltd., London
Reserve Bank of Australia, Sydney
Romanian Bank for Foreign Trade, Bucharest
Royal Bank of Scotland, Ltd., U.K.
Samuel Montagu & Co., Ltd., London
San-in Godo Bank, Ltd., Matsue, Japan
Saudi European Bank, Paris
Scandinavian Bank, Ltd., London
Senshu Bank, Ltd, Kishiwada, Japan
The 77 Bank, Ltd., Sendai, Japan
Shiga Bank, Ltd., Otsu, Japan
Shizuoka Bank, Ltd., Japan
Skopbank, Helsinki, Finland
Sparebanken Oslo Akershus, Oslo, Norway
Sparbankernas Bank, Stockholm, Sweden
Stopanska Banka, Skopje, Yugoslavia
Suruga Bank, Numazu, Japan
Tokyo Sowa Bank, Ltd.
Tokyo Tomin Bank
Toronto Dominion Bank, Canada
Trans-Arabian Investment Bank, Ltd., Manama, Bahrain
Udruzena Banka Hrvatske, Zagreb, Yugoslavia
Ufficio Italiano dei Cambi (Bank of Italy), Rome
Ulster Investment Bank, Ltd., Ireland
Union Bank of Norway, Oslo
Vereins-und Westbank, Hamburg, Germany
Vojvodjanska Banka-Udruzena Banka, Yugoslavia
Wardley Ltd., Hong Kong
Yapi ve Kredi Bankasi, Ankara, Turkey

White Plains
Bank of Ireland, Dublin

NORTH CAROLINA

Charlotte
Barclays Plc., London

Winston-Salem
Lloyds Bank Plc., London

OHIO

Cleveland
Bank of Nova Scotia, Toronto, Canada
Sanwa Bank, Ltd., Osaka, Japan
Bayerische Vereinsbank, Munich, Germany
Lloyds Bank Plc., London

Columbus
Mitsubishi Bank, Ltd., Tokyo
Westpac Banking Corp., Sydney, Australia

OREGON

Portland
Mitsubishi Bank, Ltd., Tokyo

PENNSYLVANIA

Philadelphia
Barclays Plc., London
Charterhouse Japhet North America, London
Lloyds Bank Plc., London

Pittsburgh
Royal Bank of Canada, Montreal
Toronto Dominion Bank, Canada

Upper Darby
National Mortgage Bank of Greece, Athens

TEXAS

Dallas
Banque Paribas, Paris
Barclays Plc., London
Canadian Imperial Bank of Commerce, Toronto
Lloyds Bank Plc, London
Long-Term Credit Bank of Japan, Ltd.
Mercantile Bank of Canada, Montreal
National Australia Bank, Ltd., Melbourne
National Bank of Canada, Montreal
National Westminster Bank Plc., London
Royal Bank of Canada, Montreal
Saitama Bank, Ltd., Urawa, Japan
Societe Generale, Paris
Swiss Bank, Corp., Basle, Switzerland

Houston
Algemene Bank Nederland, Amsterdam
Amsterdam-Rotterdam Bank, Amsterdam, Netherlands
Arab Banking Corp., Manama, Bahrain
Australia and New Zealand Banking Corp., Melbourne
Banco di Roma, Rome
Banco do Estado de Sao Paulo, Brazil
Banco Nacional de Mexico
Bank of Credit & Commerce International, Luxembourg
Bank of Nova Scotia, Toronto, Canada
Bank of Scotland, Edinburgh
Bank of Seoul, Korea
Bank of Tokyo, Ltd.
Banque Francaise du Commerce Exterieur, Paris
Banque Nationale de Paris
Barclays Plc., London
Bergen Bank, Norway
Canadian Imperial Bank of Commerce, Toronto
Charterhouse Japhet, Ltd., London
Cho-Heung Bank, Ltd., Seoul, Korea
Christiania Bank og Kreditkasse, Olso, Norway
Clydesdale Bank, Ltd., Glasgow, Scotland
Credit Lyonnais, Paris
Credito Italiano, Milan
Credit Suisse, Zurich

Dai-Ichi Kangyo Bank, Ltd., Tokyo
Daiwa Bank, Ltd., Osaka, Japan
Dresdner Bank, Frankfurt, Germany
Fuji Bank, Ltd., Tokyo
Guardian International Bank, Ltd., Montserrat
Hill Samuel & Co., Ltd., London
Hokkaido Takushoku Bank, Ltd., Sapporo, Japan
Hongkong & Shanghai Banking Group, Victoria
Industrial Bank of Japan
International Commercial Bank of China, Taipei
James Capel Bankers, Ltd., London
James Finlay Int'l Inc., London (c)
Lloyds Bank Plc., London
Mitsubishi Bank, Ltd., Tokyo
Mitsui Bank, Ltd., Tokyo
National Australia Bank, Melbourne
National Westminster Bank, Plc., London
Philippine Commercial and Industrial Bank, Makati
Post-och Kreditbanken, Stockholm, Sweden
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Plc., Edinburgh
Sanwa Bank, Ltd., Osaka, Japan
Societe Generale, Paris
Sumitomo Bank, Ltd., Osaka, Japan
Swiss Bank Corporation, Basle
Taiyo Kobe Bank, Ltd., Kobe, Japan
Tokai Bank Ltd., Nagoya, Japan
Toronto Dominion Bank, Canada
Union Bank of Switzerland, Zurich
Westpac Banking Corp., Sydney, Australia

WASHINGTON

Seattle
Fuji Bank, Ltd., Tokyo
Lloyds Bank Plc., London
Mitsubishi Bank, Ltd., Tokyo
Mitsui Bank, Ltd., Tokyo
Sumitomo Bank, Ltd., Osaka, Japan

Representative offices that are new to the listing (last published on Mar. 6, 1989) are shown in bold face. Most are new, having opened in 1989. Some were inadvertantly omitted from the last listing. **(‡)—** Inadvertantly omitted from the listing published Feb. 27, 1990.

(a)— Rep. office for Kleinwort, Benson, Ltd., London. **(b)—** Rep. office for Hambros Bank, Ltd., London. **(c)—** Rep. office for James Finlay Plc., Glasgow, Scotland. **(★)—** Also operates a branch or agency office in the same city.

Primary data sources: **U.S. Treasury;** World Bank Directory— North American and International editions— published by **R.L. Polk & Co.;** and the annual world banking survey conducted by **American Banker**.

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ARE YOU GETTING BREAKING NEWS LIKE THIS AS IT HAPPENS?

"Yesterday's UAL sell-off in New York Stock Exchange composite trading began after the American Banker, a financial newspaper, reported that Citicorp had withdrawn from a group of banks . . ."
—The Wall Street Journal

"The American Banker . . . reported yesterday that representatives from Citicorp and Chase Manhattan had not attended a meeting scheduled last week to discuss possible financing of the takeover . . . That caused speculation that the two banks may be withdrawing . . ."
—The New York Times

"Arbitragers said the report, published in the American Banker's Tuesday edition, raised speculation that Citicorp and Chase Manhattan may be withdrawing . . ."
—Reuter

"Citicorp spokeswoman Holly Cherico and Chase Manhattan spokesman Ken Mills declined to comment on the American Banker report."
—AP

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Citicorp Defection Se
Derailing UAL Buyou

By WILLIAM GOODWIN

Citicorp's departure from the bank group leading the financing for the proposed $4.4 billion union-led buyout of UAL Corp. appears to have all but doomed the deal for now, banking sources said Tuesday.

Unless
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Chemical Bank-
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this newspaper that Citicorp and Chase were likely to pull out of the deal. The stock was down as much as $21 before rebounding somewhat late in the day.

The union group proposed to buy out the airline holding company in March for $201 in cash and securities, looking for roughly $4 billion from the banks. This offer was scaled down from management's aborted $300-a-share bid that failed noisily last October.

Citicorp's departure from the bank group is considered to be

See CITICORP page 22

UAL Investors Losing Faith
Price per common share
$170
190
180
170
160
150
Banks balk at deal
UAL bid made
16 Mar 2 Apr 7 4 May June July 2 30
Sources: DR Technology Inc., Reuters

Bankers Seem Skittish on Buyout As Aug. 9 Deadline Nears on UAL

By WILLIAM GOODWIN

Citicorp and Chase Manhattan Corp. representatives stayed away last week from a meeting on possible bank financing for the union-led buyout of UAL Corp., raising speculation that the two banks have joined Chemical Banking Corp. in balking at the $4.38 billion deal.

Sources said Citicorp has in fact withdrawn from the bank group – at least for the time being – though it was not immediately clear why. A Citicorp spokeswoman declined to comment.

These rumblings come at a time when a spokesman for the union group said it is close to finding an outside investor, which could draw skittish banks back into the deal.

Equity Is Sticking Point

Chemical told the other banks on Friday that it was pulling out because the union group had failed to attract an outside equity investor, a source said. For that reason, Chemical did not attend the Friday meeting of bankers.

Citicorp and Chase Manhattan Corp. also canceled out of the meeting, leaving only Bankers Trust New York Corp. and Manufacturers Hanover Corp.

See UAL page 18

oadblock.
the stock Tuesday.
company's shares plunged
$16.875 following a report in

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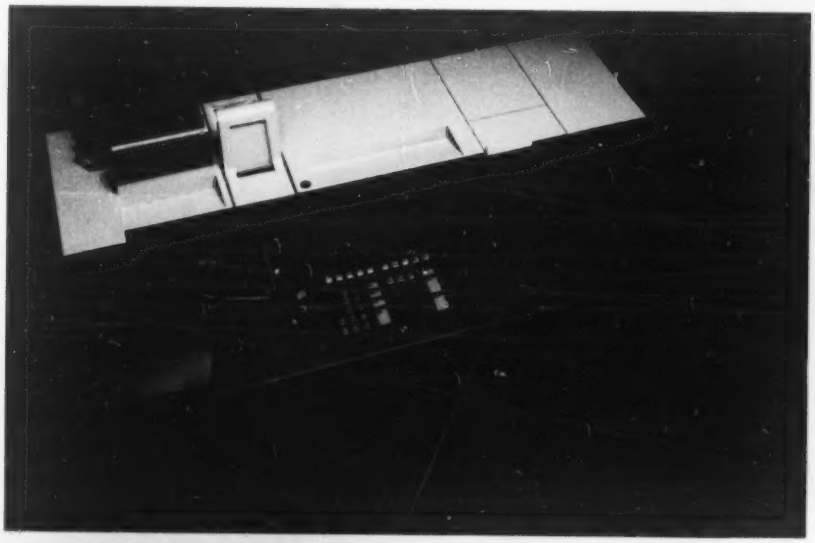

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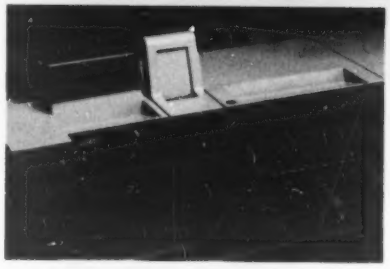

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